Case 16-01853 Doc 1 Fill in this information to identify your case:	Filed 01/21/16	Entered 01/21/16 15:32:07 age 1 of 75	Desc Main
United States Bankruptcy Court for the:			
Northern District of: Illinois (State)			
Case number (if known)	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13		Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be *yes* if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pá	art 1: Identify Yourself				
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):		
1.	Your full name	Mauvolyene			
		First name	First name		
	Write the name that is on your government-issued				
	picture identification (for	Middle name	Middle name		
	example, your driver's	Moore			
	license or passport	Last name	Last name		
	Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)		
2.	All other names you				
	have used in the last	First name	First name		
	8 years		_		
	Include your married or	Middle name	Middle name		
	maiden names.	Last name	Last name		
		First name	First name		
		Middle name	Middle name		
		Last name	Last name		
3.	Only the last 4 digits of your Social	XXX - XX- 4541	xxx - xx-		
	Security number or	OR	OR		
	federal Individual	9 xx - xx-	9 xx - xx-		
	Taxpayer Identification number (ITIN)				

Mauvoly@ase 16-01853 Doc 1 Filed 01/12/14/16 Entered 01/21/16/16/32:07 Desc Main Debtor 1 Page 2 of 75 Document Document **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): 4. Any business names ✓ I have not used any business names or EINs. I have not used any business names or EINs. and Employer Identification Business name Business name Numbers (EIN) you have used in the last 8 years Business name Business name Include trade names and doing business as names 5. Where you live If Debtor 2 lives at a different address: 3525 212th Pl Number Street Number Street Matteson Illinois 60443 State City Zip Code City State Zip Code Cook County County If your mailing address is different from the one above, fill If Debtor 2's mailing address is different from yours, fill it in it in here. Note that the court will send any notices to you at this here. Note that the court will send any notices to this mailing mailing address. address. Number Street Number Street City State Zip Code City State Zip Code 6. Why you are Check one: Check one: choosing this Over the last 180 days before filing this petition, I have lived Over the last 180 days before filing this petition, I have lived district to file for in this district longer than in any other district. in this district longer than in any other district. bankruptcy I have another reason. Explain. (See 28 U.S.C. §§ 1408.) I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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First Name Document Page 3 of 75

Tell the Court About Your Bankruptcy Case Part 2: 7. The chapter of the Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form **Bankruptcy Code** B2010)). Also, go to the top of page 1 and check the appropriate box. you are choosing to Chapter 7 file under Chapter 11 Chapter 12 Chapter 13 8. How you will pay the ☑ I will pay the entire fee when I file my petition. Please check with the clerk's office in your local fee court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order... If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay Your Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. 9. Have you filed for No. bankruptcy within the last 8 years? Yes. District Case number District Case number District ____ When Case number MM / DD / YYYY 10. Are any bankruptcy ✓ No. cases pending or being filed by a Yes, Debtor Relationship to you spouse who is not When District Case number, if known filing this case with you, or by a Debtor Relationship to you business partner, or When District Case number, if known by an affiliate? 11. Do you rent your ✓ No. Go to line 12. residence? Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence? No. Go to line 12.

this bankruptcy petition.

Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with

Mauvoly@ase 16-01853 Doc 1 Filed 01/21/16 Entered 01/21/116/115:32:07 Desc Main Debtor 1 Page 4 of 75 Document of the Document of th Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole ◪ No. Go to Part 4. proprietor of any full- or part-time Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. Chapter 11 of the If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow **Bankruptcy Code** statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). and are you a small business debtor? ◪ No. I am not filing under Chapter 11. For a definition of No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the small business debtor, Bankruptcy Code. see 11 U.S.C. § 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have ◪ No. any property that poses or is alleged Yes. What is the hazard? to pose a threat of imminent and identifiable hazard to public health or If immediate attention is needed, why is it needed? safety? Or do you own any property that needs immediate attention? Where is the property? For example, do you Number Street own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

State

City

Zip Code

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Explain Your Efforts to Receive a Briefing About Credit Counseling Part 5:

15. Tell the court whether you have received briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: ✓ I received a briefing from an approved credit I received a briefing from an approved credit counseling agency within the 180 days before I filed this counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of bankruptcy petition, and I received a certificate of completion. completion. Attach a copy of the certificate and the payment plan, if any, Attach a copy of the certificate and the payment plan, if any, that you developed with the agency. that you developed with the agency. I received a briefing from an approved credit I received a briefing from an approved credit counseling agency within the 180 days before I filed this counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of bankruptcy petition, but I do not have a certificate of completion. completion. Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment plan, if any. plan, if any.

an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

I certify that I asked for credit counseling services from

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit

counseling because of:

Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

I certify that I asked for credit counseling services from

services during the 7 days after I made my request, and

exigent circumstances merit a 30-day temporary waiver

of the requirement.

Disability.

an approved agency, but was unable to obtain those

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credi
counseling because of:

Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

> My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the

internet, even after I reasonably tried to

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Mauvoly@ase 16-01853 Doc 1 Filed 01/201/16 Entered 01/201/16 (145:32:07 Desc Main Page 6 of 75 Document of the Document of th **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) 16. What kind of debts as "incurred by an individual primarily for a personal, family, or household purpose." do you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? after any exempt property is excluded ✓ No. and administrative ٦ Yes. expenses are paid that funds will be available for distribution to unsecured creditors? **√** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 5,001-10,000 50,001-100,000 50-99 do you estimate that 10,001-25,000 More than 100,000 you owe? 100-199 200-999 **✓** \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your **✓** \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion liabilities to be? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true For you and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. x /s/ Mauvolyene Moore Signature of Debtor 2 Signature of Debtor 1 Executed on 1/21/2016 Executed on MM / DD / YYYY MM / DD / YYYY

Debtor 1

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Brenda Likavec 2722	4-64		Date	1/21/2016	
Signature of Attorney for D	ebtor		-	MM / DD / YYYY	
Brenda Likavec 27224-64					
Printed name					
Semrad Law Firm					
Firm name					
Number	Street				
City		State		Zip Code	
Contact phone			E	mail address	

<u>Doc 1 Filed 01/21/16 Entered 01/2</u>1/16 15:32:07 Desc Main Fill in this information to identify your case: Debtor 1 Mauvolyene Moore First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) (If known) Check if this is an amended filing Official Form 106Sum Summary of Your Assets and Liabilities and Certain Statistical Information 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page. **Summarize Your Assets** Your assets Value of what you own 1. Schedule A/B: Property (Official Form 106A/B) \$0.00 1a. Copy line 55, Total real estate, from Schedule A/B..... \$21,772.00 1b. Copy line 62, Total personal property, from Schedule A/B \$21,772.00 1c. Copy line 63, Total of all property on Schedule A/B..... Summarize Your Liabilities Your liabilities Amount you owe 2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) \$22,465.00 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D 3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) \$0.00 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F...... \$98.351.00 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F..... \$120,816.00 Your total liabilities Summarize Your Income and Expenses 4. Schedule I: Your Income (Official Form 106I)

5. Schedule J: Your Expenses (Official Form 106J)

Copy your combined monthly income from line 12 of Schedule I.....

Copy your monthly expenses from line 22, Column A, of Schedule J.....

\$2,115.00

\$2,124.00

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Page 9 of 75 **Answer These Questions for Administrative and Statistical Records** Part 4: 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 7. What kind of debt do you have? Vour debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$1,564.00 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: **Total claim** From Part 4 on Schedule E/F, copy the following: \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00 9d. Student loans. (Copy line 6f.)

9e. Obligations arising out of a separation agreement or divorce that you did not report as

9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$0.00

\$0.00

\$0.00

priority claims. (Copy line 6g.)

9g. Total. Add lines 9a through 9f.

Fill in this	information to identify your case			2 - Ellieten () 1/2 1/10	15.52.07 Desi	o Mairi
Debtor 1	Mauvolyene		Mo	pore		
Date: 5	First Name	Middle N	Name Las	st Name		
Debtor 2 (Spouse,	if filing) First Name	Middle N	Name Las	st Name		
United St	ates Bankruptcy Court for the:	Northern	District o	f Illinois (State)		
Case nun (If known)				(State)		
Officia	al Form 106A/B					Check if this is an amended filing
	dule A/B: Prope	erty				12/1
category v esponsib vrite your Part 1:	where you think it fits best. Be ble for supplying correct infor name and case number (if kn Describe Each Residen	e as complete and mation. If more sp own). Answer eve ce, Building, L	accurate as possible pace is needed, attacking question. Land, or Other Research	f an asset fits in more than one e. If two married people are fil ch a separate sheet to this for eal Estate You Own or H ing, land, or similar property?	ing together, both are equent. On the top of any add	ually
V	No. Go to Part 2					
1.1	Yes. Where is the property? Street address, if available, or	other description	What is the prope Single-family ho Duplex or multi-		the amount of any secure	laims or exemptions. Put ed claims on Schedule D: nims Secured by Property.
			Condominium of Manufactured or		Current value of the entire property?	Current value of the portion you own?
	Number Street City State	Zip Code	Land Investment proportion Timeshare Other	erty	Describe the nature of interest (such as fee si the entireties, or a life	mple, tenancy by
			Debtor 1 only Debtor 2 only Debtor 1 and De At least one of the	ne debtors and another you wish to add about this ite	(see instructions)	mmunity property
If you	own or have more than one, list h	nere:	What is the prope	rty? Check all that apply.	Do not doduct acquired a	laima or avamations. But
1.2	Street address, if available, or	other description	Single-family ho Duplex or multi-	me	the amount of any secure	laims or exemptions. Put ed claims on Schedule D: nims Secured by Property.
			Condominium of Manufactured or		Current value of the entire property?	Current value of the portion you own?
	Number Street City State	Zip Code	Land Investment proportions Timeshare Other	erty	Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.	
			Debtor 1 only Debtor 2 only Debtor 1 and De At least one of the	ne debtors and another you wish to add about this ite	(see instructions)	mmunity property

Debtor 1	Mauvolverase 16-01 First Name	Middle Name	Document Page 11 of 75	
1.3 Stre	eet address, if available, or o	other description	Docume: Name Page 11 of 75 What is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Current value of the entire property? Current value of the portion you own?
Nur City	mber Street y State	Zip Code	Land Investment property Timeshare Other	Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.
			Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Check if this is community property (see instructions)
you ha	Describe Your Vehice wn, lease, or have legal or nat someone else drives. If y	les equitable interest ou lease a vehicle, als	in any vehicles, whether they are registered or not?	Include any vehicles
you ha	Describe Your Vehice wn, lease, or have legal of the tomore else drives. If yours, trucks, tractors, sport upon	les equitable interest ou lease a vehicle, als	in any vehicles, whether they are registered or not? so report it on Schedule G: Executory Contracts and Unex	Include any vehicles
Part 2: Do you or ou own the Cars, va	Describe Your Vehice wn, lease, or have legal of the tomore else drives. If yours, trucks, tractors, sport upon	les equitable interest ou lease a vehicle, als	in any vehicles, whether they are registered or not? so report it on Schedule G: Executory Contracts and Unexycles Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Include any vehicles
Part 2: Do you oo ou own the Cars, va No Yes 3.1	Describe Your Vehice way, lease, or have legal of the trucks, tractors, sport under the tractors, sport under the trucks, tractors, sport under trucks, sp	les equitable interest to lease a vehicle, alcility vehicles, motorce Hyundai Elantra 2015	in any vehicles, whether they are registered or not? so report it on Schedule G: Executory Contracts and Unexycles Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Include any vehicles xpired Leases. Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Current value of the entire property? Current value of the portion you own?

Debtor 1	Mauvol Case 16-01853 Doc 1 First Name Middle Name	Filed 01/201/16 Entered 01/201/10	6 14.5 32: <u>07 Desc Main</u>
3.3	Make Model: Year: Approximate mileage: Other information:	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Current value of the entire property? Current value of the portion you own?
4 Wa t Exa		Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) her recreational vehicles, other vehicles, and accessorits, fishing vessels, snowmobiles, motorcycle accessories	
4.1	Yes Make Model: Year: Approximate mileage: Other information:	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Current value of the entire property? Current value of the portion you own?
	Make Model: Year: Approximate mileage: Other information:	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Current value of the entire property? Current value of the portion you own?
		all of your entries from Part 2, including any entries for the second se	1 \$13300.00

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First Name Middle Name

Do you own or h	ave any legal or equitable interest in any of the following items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
6. Household good		
Examples: Major ap	pliances, furniture, linens, china, kitchenware	
No		
Yes. Describe	miscellaneous household goods and furnishings	\$450.00
	ns and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music hs; electronic devices including cell phones, cameras, media players, games	
No		
Yes. Describe		
stamp, c	and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; oin, or baseball card collections; other collections, memorabilia, collectibles	
No Describe		
Yes. Describe		
	ports and hobbies hotographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes ks; carpentry tools; musical instruments	
✓ No		
Yes. Describe		
✓ No	fles, shotguns, ammunition, and related equipment	
Yes. Describe		
	clothes, furs, leather coats, designer wear, shoes, accessories	
No		
Yes. Describe	used clothing and apparel	\$450.00
12. Jewelry Examples: Everyday gold, silv	jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, er	
✓ No		
Yes. Describe		
13. Non-farm anima Examples: Dogs, ca		
✓ No		
Yes. Describe		
_	nal and household items you did not already list, including any health aids you did not list	
✓ No		
✓ No Yes. Describe		
_		
	alue of all of your entries from Part 3, including any entries for pages you have attached	\$900.00
for Part 3. Write that	t number here	· · · · ·

Debtor 1 Mauvolvase 16-01853 Doc 1 Filed 01/201/16 Entered 01/201/16 / Desc Main
First Name Document Page 14 of 75

Describe Your Financial Assets

Do	you own or have a	Current value of the portion you own? Do not deduct secured claims or exemptions.			
	✓ No	e in your wallet, in your home, in a sa	afe deposit box, and on hand when yo	ou file your petition Cash:	
17.			certificates of deposit; shares in cred nts with the same institution, list each		
	✓ Yes		Institution name:		
		17.1. Checking account:	Chase Bank		\$300.00
		17.2. Checking account:			
		17.3. Savings account:			
		17.4. Savings account:			
		17.5. Certificates of deposit:			
		17.6. Other financial account:			
		17.7. Other financial account:			
		17.8. Other financial account:	_		
		17.9. Other financial account:			
18.		or publicly traded stocks evestment accounts with brokerage	firms, money market accounts		
	✓ No ☐ Yes	Institution or issuer name:			
19.	Non-publicly traded stan LLC, partnership, a		ed and unincorporated businesse	es, including an interest in	
	Yes. Give specific information about them	Name of entity		% of ownership:	

Deb	tor 1 Mauvolylenase 16	0-01853		<u> </u>	Desc Main			
	First Name	Middle Name	_	2 15 of 75				
20.	Negotiable instruments in	porate bonds and other negotiable and non-negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. sents are those you cannot transfer to someone by signing or delivering them.						
	Yes. Give specific information about them	Issuer name:						
					_			
21.	Examples: Interests in IR		03(b), thrift savings accounts, or otl	ner pension or profit-sharing plans	_			
	✓ No	Type of account:	Institution name:					
	Yes. List each account separately.	401(k) or similar plan:						
	, ,	Pension plan:						
		IRA:						
		Retirement account:						
		Keogh:			_			
		Additional account:			_			
		Additional account:						
22.		leposits you have made so th	nat you may continue service or use public utilities (electric, gas, water),					
	Yes		Institution name:					
		Electric:			_			
		Gas:			_			
		Heating oil:			_			
		Security deposit on rental u	unit:		_			
		Prepaid rent:			_			
		Telephone:			_			
		Water:			_			
		Rented furniture:			_			
		Other:			_			
23.	Annuities (A contract for No	a periodic payment of mone	ey to you, either for life or for a numb	er of years)				
	Yes	Issuer name and description	on:					

Debt	or 1	Mauvolyer First Name	ase 1	6-01853	Doc Middle Nam		ed 01/21/16 ocumethe			16 /145;32: <u>07</u>	Desc Main
24.				tion IRA, in a , 529A(b), and		t in a quali	fied ABLE progra	am, or u	nder a qualified s	tate tuition program.	
		No Yes	Institutio	on name and d	lescription.	Separately	file the records of	any intere	ests.11 U.S.C. § 52	1(c):	
25.		sts, equita rcisable fo			ts in prop	erty (other	than anything lis	sted in li	ne 1), and rights o	or powers	
		Yes. Desc	ribe								
26.	Еха		net dom				her intellectual pi royalties and licer		eements		
27.			ding per	and other ge mits, exclusive			association holdi	ngs, liquo	or licenses, profess	ional licenses	
Mor	ney (or prope	rty ow	ed to you'	?						Current value of the portion you own? Do not deduct secured claims or exemptions.
28.		refunds ov	ved to y	ou							
		you al	them, in ready file	nformation cluding whether ed the returns ars		nticipated 20	015 Tax Return- El	C		Federal: State: Local:	\$6924.00
29.		n ily suppor <i>mpl</i> es: Past		ımp sum alimo	ony, spousa	al support, cl	nild support, mainte	enance, c	livorce settlement, p	property settlement	
			pecific ir	nformation						Alimony: Maintenance: Support: Divorce settlement Property settlemen	-
30.	Exar	<i>nples:</i> Unpa	id wage		surance pa		ability benefits, sich	c pay, vac	ation pay, workers' (т.
		Yes. Descri	be								

Deb	tor 1	Mauvolverase 16 First Name	6-01853	Doc 1 Middle Name	Filed 01/21/16 Documernt	Entered @1/214/1 Page 17 of 75	L666L5i32: <u>07 D</u>	esc Main
31.		rests in insurance mples: Health, disabi		rance; health		edit, homeowner's, or renter	's insurance	
		No Yes. Name the insura of each policy and lis		-	Company name:		Beneficiary:	Surrender or refund value:
32.	If you		of a living trust		neone who has died eeds from a life insurance p	policy, or are currently entitle	d to receive	
33.					have filed a lawsuit or more claims, or rights to sue	ade a demand for paymer	nt	
		No Yes. Describe						
34.		er contingent and et off claims	unliquidated (claims of ev	ery nature, including co	unterclaims of the debtor	and rights	
	H	No Yes. Describe						
35.	_	financial assets yo	u did not alrea	ady list				
		No Yes. Describe						
36.			-			es for pages you have att		\$7224.00
Part	5:	Describe Any B	Business-Re	elated Pro	perty You Own or Ha	ave an Interest In. Lis	st any real estate ii	n Part 1.
37.	Do y	ou own or have an	y legal or equ	uitable intere	st in any business-relate	d property?		
		No. Go to Part 6. Yes. Go to line 38.						Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Acc	ounts receivable or	commissions	s you already	/ earned			
	=	No Yes. Describe						
39.		ce equipment, furn			odems, printers, copiers, fa	x machines, rugs, telephone	s. desks. chairs. electron	ic devices
		No	.ca computoto	, 55,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			e, asono, oriano, oroanon	22.1000
		Yes. Describe						

		Mauvolyerase 16 First Name		Doc 1 Middle Name	Filed 01/21/16 Document	Page 18 of 75	£6 <i>(1</i> £5;32: <u>07 D</u>	esc Main
40.	Mac	hinery, fixtures, eq	uipment, sup	plies you us	se in business, and tools	of your trade		
	✓	No						
		Yes. Describe						
41.	Inve	entory						
	✓	No						
		Yes. Describe						
42.	Inte	rests in partnershi	ps or joint ve	entures				
	✓							
		Yes. Give specific			Name of entity:		% of ownership:	
		information about						
		them						
43. C	usto	omer lists, mailing	lists, or othei	r compilation	ns			
	П	Yes. Do your lists inc	clude personal	ly identifiable	information (as defined in 1	11 U.S.C. § 101(41A))?		
		☐ No						
		Yes. Descri	be					
		_						
44.	Any	business-related p	roperty you o	lid not alread	dy list			
	\checkmark	No						
		Yes. Give specific		•				
		information						
				,				
				•				
				•				
			-		· · · · · · · · · · · · · · · · · · ·	for pages you have attach		
Part	6:	Describe Any F	arm- and (Commerci	al Fishing-Related P	roperty You Own or H	lave an Interest In	
46.	Do	you own or have a	ny legal or eq	uitable inter	est in any farm- or comm	ercial fishing-related prop	erty?	
		No. Go to Part 7.						Current value of the
	Ħ	Yes. Go to line 47.						portion you own?
	Ш	100. 00 10 11110 47.						Do not deduct secured claims
								or exemptions
47.		m animals		16.1				
	Exa	mples: Livestock, pou	ıltry, tarm-raise	ed fish				
	✓	No						
		Yes. Describe						

Deb	tor 1	Mauvolverase 16 First Name	6-01853	Doc 1	Filed 01/21/1 Document		<u>d</u>	Desc	Main
48.	Cro	ps-either growing	or harvested	I	2000	. ago 2 0	0. 10		
	✓	No							
		Yes. Describe						_	
49.	Fari	m and fishing equi	pment, imple	ements, mach	inery, fixtures, and t	ools of trade			
	✓	No							
		Yes. Describe						_	
50.	Far	m and fishing supp	lies, chemic	als, and feed					
	V	No							
	Ш	Yes. Describe							
51.		farm- and comment farm- and co			ty you did not alread	y list			
	✓	No							
		Yes. Describe						_	
		l							
			-		6, including any ent				
								L	
Part					ave an Interest in	That You Dic	Not List Above		
53.	Exal	ou have other properties: Season tickets	s, country club	membership	iot aiready list?				
	✓	No							
		Yes. Give specific							
		information							
54. A	dd th	e dollar value of all	l of your entr	ries from Part	7. Write that number	here		▶	
Part	8:	List the Totals of	of Each Pa	art of this F	orm				
55. F	Part 1	: Total real estate, l	line 2				>		
56 r	nart 2	total vehicles, line	5						
		: Total personal and		itams lina 15		00.00			
		: Total personal and		ineriis, iirie is	\$900	.00			
			•		\$722	4.00			
		: Total business-re		•					
		: Total farm- and fi	_		<u></u>				
		: Total other prope							
62. 1	Total	personal property.	Add lines 56 t	through 61	\$216	24.00	Copy personal property t	otal ▶	+ \$21624.00
								ow F	*********
62 T	otal (of all proporty on S	chodulo A/R	Add line EE I	lino 62				\$21624.00

Fill in this info	Case 16-0185 mation to identify your case		/21/16	15:32:07	Desc Main
Debtor 1	Mauvolyene		Moore		
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filir	g) First Name	Middle Name	Last Name		
United States	Bankruptcy Court for the:	Northern	District of Illinois		
Case number (If known)			(State)		
· · · · · · · · · · · · · · · · · · ·	F 4000				Check if this is
	Form 106C		_		amended filing
		perty You Clain	n as Exempt eople are filing together, both are e		12
		claim as exempt, you m			
s to state as exempted useceive cerexemption property is Part 1: Ide 1. Which s	specific dollar amount of the amount of the amount of the train benefits, and the train benefits are the train benefits and the train	unt as exempt. Alternat any applicable statutor x-exempt retirement fu et value under a law the ed that amount, your exempt u Claim as Exempt a claiming? Check one only, exemptions.	ively, you may claim the full fair y limit. Some exemptions—such nds—may be unlimited in dollar at limits the exemption to a part cemption would be limited to the yen if your spouse is filing with you.	n as those fo amount. Ho icular dollar	r health aids, rights to wever, if you claim an amount and the value of th
s to state as exempted useceive cerexemption property is Part 1: Ide 1. Which s You You	specific dollar amount of the amount of the amount of the tain benefits, and the tain benefits, and the tain benefits, and the tain benefits, and the tain and the tain and the tain and the tain are claiming state and federal exemptions.	unt as exempt. Alternate any applicable statutor x-exempt retirement further value under a law the ed that amount, your executions. The claiming? Check one only, exercitions. 11 U.S.C. § 522(b)(2)	ively, you may claim the full fair y limit. Some exemptions—such nds—may be unlimited in dollar at limits the exemption to a part cemption would be limited to the yen if your spouse is filing with you.	n as those fo amount. Ho icular dollar	r health aids, rights to wever, if you claim an amount and the value of th
s to state a exempted useceive cerexemption property is Part 1: Ide 1. Which say You You 2. For any	specific dollar amount of the amount of the amount of the tain benefits, and the tain benefits, and the tain benefits, and the tain benefits, and the tain and the tain and the tain and the tain are claiming state and federal exemptions.	unt as exempt. Alternate any applicable statutor x-exempt retirement furet value under a law the ed that amount, your executed that amount, your executed as Exempt a claiming? Check one only, exert an nonbankruptcy exemptions. A pations. 11 U.S.C. § 522(b)(2) adule A/B that you claim as executed and line Current value of	ively, you may claim the full fair y limit. Some exemptions—such nds—may be unlimited in dollar at limits the exemption to a part cemption would be limited to the exemption with you.	n as those for amount. How icular dollar e applicable s	r health aids, rights to wever, if you claim an amount and the value of th
s to state a exempted useceive cerexemption property is Part 1: Ide 1. Which say You You 2. For any	specific dollar amount of the amount of the amount of the tain benefits, and the tain benefits the Property You are claiming state and federal exemptoperty you list on Schools scription of the property	unt as exempt. Alternate any applicable statutor x-exempt retirement furet value under a law the ed that amount, your executed that amount, your executed a claiming? Check one only, exert all nonbankruptcy exemptions. Autions. 11 U.S.C. § 522(b)(2) edule A/B that you claim as executed and line Current value of the portion your	ively, you may claim the full fair y limit. Some exemptions—such nds—may be unlimited in dollar at limits the exemption to a part cemption would be limited to the ren if your spouse is filing with you. If U.S.C. § 522(b)(3) Exempt, fill in the information below.	n as those for amount. How icular dollar e applicable s	r health aids, rights to wever, if you claim an amount and the value of th statutory amount.
s to state a exempted to eceive cer exemption property is Part 1: Ide 1. Which s You You 2. For any Brief de on Sche	specific dollar amount of the to the amount of the tain benefits, and the following of fair mark determined to excentify the Property You are claiming state and federare claiming federal exemply property you list on Schools scription of the property dule A/B that lists this property are the following federal exemply property you list on Schools scription of the property dule A/B that lists this property dule A/B that lists this property are the following federal exemply the federal	unt as exempt. Alternate any applicable statutor x-exempt retirement furet value under a law the ed that amount, your executed that amount, your exempt a claiming? Check one only, exert an onbankruptcy exemptions. If U.S.C. § 522(b)(2) adule A/B that you claim as executed and line current value of the portion you own Copy the value from Schedule A/B	ively, you may claim the full fair y limit. Some exemptions—such nds—may be unlimited in dollar at limits the exemption to a part temption would be limited to the exemption would be limited to the exemption would be limited to the exemption with you. If U.S.C. § 522(b)(3) Exempt, fill in the information below. Amount of the exemption you claim. Check only one box for each exemption	n as those for amount. How icular dollar e applicable s	r health aids, rights to wever, if you claim an amount and the value of th statutory amount.
s to state a exempted useceive cerexemption property is Part 1: Ide 1. Which s You You 2. For any Brief de on Sche	specific dollar amount of the to the amount of the tain benefits, and tain the tain benefits, and tain the	unt as exempt. Alternate any applicable statutor x-exempt retirement furet value under a law the ed that amount, your executed that amount, your exempt a claiming? Check one only, exert an onbankruptcy exemptions. A strictly of the control of the portion you own. Copy the value from	ively, you may claim the full fair y limit. Some exemptions—such nds—may be unlimited in dollar at limits the exemption to a part temption would be limited to the exemption would be limited to the exemption would be limited to the exemption with you. If U.S.C. § 522(b)(3) Exempt, fill in the information below. Amount of the exemption you claim. Check only one box for each exemption \$300.00	n as those for amount. However, icular dollar eapplicable s	r health aids, rights to wever, if you claim an amount and the value of the statutory amount.
s to state a exempted to eceive cer exemption property is Part 1: Ide 1. Which s You You Serief de on Sche	specific dollar amount of the tothe amount of the amount of the tain benefits, and the tain benefits the Property You are claiming state and federal examples are claiming federal examples. The tain benefits the property dule A/B that lists this property dule A/B that lists this property dule A/B that lists this property.	unt as exempt. Alternate any applicable statutor x-exempt retirement furet value under a law the ed that amount, your executed that amount, your exempt a claiming? Check one only, exert an onbankruptcy exemptions. If U.S.C. § 522(b)(2) adule A/B that you claim as executed and line current value of the portion you own Copy the value from Schedule A/B	ively, you may claim the full fair y limit. Some exemptions—such nds—may be unlimited in dollar at limits the exemption to a part temption would be limited to the ren if your spouse is filing with you. If U.S.C. § 522(b)(3) Exempt, fill in the information below. Amount of the exemption you claim. Check only one box for each exemption	n as those for amount. However, icular dollar eapplicable s	r health aids, rights to wever, if you claim an amount and the value of the statutory amount.
s to state a exempted converged by the c	specific dollar amount of tain benefits, and ta of 100% of fair mark determined to excentify the Property Your et of exemptions are you are claiming state and federal exemptions are claiming federal exemptions of the property you list on Schools scription of the property dule A/B that lists this property dule A/B that lists this property dule A/B that lists this property dule A/B.	unt as exempt. Alternation any applicable statutor x-exempt retirement further et value under a law the ed that amount, your exempt a claiming? Check one only, extra nonbankruptcy exemptions. Autions. 11 U.S.C. § 522(b)(2) edule A/B that you claim as exempt to compete the portion you own Copy the value from Schedule A/B \$300.00	ively, you may claim the full fair y limit. Some exemptions—such nds—may be unlimited in dollar at limits the exemption to a part temption would be limited to the exemption with you. If U.S.C. § 522(b)(3) Amount of the exemption you claim Check only one box for each exemption \$300.00	n as those for amount. However, icular dollar eapplicable s	r health aids, rights to wever, if you claim an amount and the value of the statutory amount.
s to state a exempted to eceive cer exemption property is Part 1: Ide 1. Which s You You Sorred Brief description Line from Schedule	specific dollar amount of tain benefits, and ta of 100% of fair mark determined to excentify the Property You are claiming state and federare claiming federal exemptoperty you list on Schooseription of the property dule A/B that lists this property dule A/B: A/B: 17	unt as exempt. Alternation any applicable statutor x-exempt retirement further et value under a law the ed that amount, your exempt a claiming? Check one only, extra nonbankruptcy exemptions. Autions. 11 U.S.C. § 522(b)(2) edule A/B that you claim as exempt to compete the portion you own Copy the value from Schedule A/B \$300.00	ively, you may claim the full fair y limit. Some exemptions—such nds—may be unlimited in dollar at limits the exemption to a part temption would be limited to the exemption with you. If U.S.C. § 522(b)(3) Amount of the exemption you claim Check only one box for each exemption \$300.00 300% of fair market value, up to any applicable statutory limit	n as those for amount. However, amount and the second seco	r health aids, rights to wever, if you claim an amount and the value of the statutory amount. cific laws that allow exemption 735 ILCS 5/12-1001(b)

No Yes

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

Doc 1 Filed 01/21/16 Entered 01/21/16 1/25:32:07 Desc Main Mauvoly@ase 16-01853 Debtor 1

Document Mitme Page 21 of 75 Part 2: **Additional Page** Brief description of the property and Current value of Specific laws that allow exemption Amount of the exemption you claim line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B 735 ILCS 5/12-1001(a) Brief used clothing and \$450.00 **V** description: apparel \$450.00 Line from 100% of fair market value, up to any Schedule A/B: 11 applicable statutory limit 735 ILCS 5/12-1001(g)(1)

 \checkmark

V

\$6,924.00

\$148.00

100% of fair market value, up to any

100% of fair market value, up to any

applicable statutory limit

applicable statutory limit

\$6,924.00

\$148.00

Anticipated 2015 Tax

Anticipated 2015 Tax

Return- EIC

28

28

Return

Brief

Brief

description:

Schedule A/B:

description:

Schedule A/B:

Line from

Line from

735 ILCS 5/12-1001(b)

	Case 16-01853	Doc 1 Filed (N1/21/16	Entered 01/21	/16 15:32:07	Desc Main	
Fill in this inform	ation to identify your case:	1701.	7177 17111		10 13.32.07	Desc Main	
Debtor 1	Mauvolyene First Name	Middle Name	Moore Last Na	me			
Debtor 2 (Spouse, if filing)		Middle Name	Last Na				
		orthern	District of Illin				
Case number			(Sta	ate)			
Official F	orm 106D						eck if this is a
	le D: Creditor	s Who Hav	e Claim	s Secured	by Prope		12/1
form. On the 1. Do any cre No. Ch	mation. If more space top of any additional ditors have claims secured neck this box and submit this foll in all of the information below	pages, write your by your property? orm to the court with you	name and ca	ise number (if kno	own).	es, and attach it t	o this
List all secondary claim. If more	ured claims. If a creditor has re than one creditor has a par t the claims in alphabetical or	ticular claim, list the other	er creditors in Par	•	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
2.1 HYUNDAI (Creditor's Na	CAPITAL AMERIC	Describe the propert	y that secures th	ne claim:	\$22,465.00	\$13,500.00	\$8,965.00
10550 TALI Number	Street	used Value: \$13,500.0	00				
	Street	As of the date you file Contingent	e, the claim is: C	theck all that apply.			
FOUNTAIN VALLEY	California 92708	Unliquidated					
City	State ZIP Code the debt? Check one.	Disputed	all that areal				
✓ Debtor	1 only		,	nortgage or secured			
Debtor	∠ only 1 and Debtor 2 only	car loan)	h t li	haniala lian)			
	one of the debtors and	Statutory lien (suc		nanic's lien)			
another		Judgment lien from Other (including a					
commi	if this claim relates to a unity debt vas incurred 12/1/2014	Last 4 digits of acco		0205			
	Add the dollar value of you here:	r entries in Column A	on this page. W	rite that number	\$22,465.00		

Fill i	n this informa	Case 16-01853 ation to identify your case		01/21/16	Entered 01/2	21/16 15:32:07	Desc	Main	
Deb	tor 1	Mauvolyene First Name	Middle Name	Moore Last Na	ame				
	otor 2 ouse, if filing)	First Name	Middle Name	Last Na	ame				
	ed States Ba e number	nkruptcy Court for the:	Northern	District of Illi (S	nois tate)				
`	icial Fo	orm 106E/F					Chec	ck if this is an	amended filing
Sc	hedu	le E/F: Cre	ditors Who I	Have Ui	nsecured	Claims			12/15
party 106A are lis the b	to any exect /B) and on Sted in Schools oxes on the	cutory contracts or une Schedule G: Executory edule D: Creditors Who left. Attach the Contin	le. Use Part 1 for creditors xpired leases that could re Contracts and Unexpired to Hold Claims Secured by uation Page to this page. Y Unsecured Claims	esult in a claim. I Leases (Officia v Property. If mo	Also list executory I Form 106G). Do no re space is needed	contracts on <i>Schedule</i> ot include any creditors , copy the Part you nee	A/B: Prop with partied, fill it out	erty (Officia ally secured , number the	I Form I claims that e entries in
1.		ditors have priority unso to Part 2.	secured claims against yo	u?					
2.	identify what possible, list Part 1. If mo	it type of claim it is. If a cla t the claims in alphabetic ore than one creditor hold	claims. If a creditor has mo aim has both priority and non al order according to the cre as a particular claim, list the	priority amounts, ditor's name. If yo other creditors in	list that claim here ar ou have more than tw Part 3.	nd show both priority and i	nonpriority a	amounts. As r	much as
	(гогап ехр	iariauori or each type of c	laim, see the instructions for	uiis ioitti iti the if	istruction dookiet.)	1	otal claim	Priority amount	Nonpriority amount

Doc 1 Debtor 1 Document Page 24 of 75 List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. ✓ Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of **Total claim** 4.1 AMER FST FIN \$1.847.00 Last 4 digits of account number 0001 Nonpriority Creditor's Name 3515 N. Ridge Rd, Suite 200 When was the debt incurred? 12/1/2014 Number Street As of the date you file, the claim is: Check all that apply. Contingent Wichita Kansas 67205 Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? No No Yes 4.2 American First \$1,200.00 Last 4 digits of account number Nonpriority Creditor's Name 7330 West 33rd St. North Suite 112 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Wichita 67205 Kansas Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Yes 4.3 CB/VICSCRT \$285.00 Last 4 digits of account number 5350 Nonpriority Creditor's Name 220 W SCHROCK RD When was the debt incurred? 2/1/2015 Number As of the date you file, the claim is: Check all that apply. Contingent WESTERVILLE Ohio 43081 Unliquidated Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? Ͷ No

Yes

Debtor 1

Mauvoly Gase 16-01853 Doc 1 Filed 01/201/16 Entered 01/201/16 (1/201/16) (1/20

	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim
4.4	COMENITY BANK/VCTRSSEC	— Last 4 digits of account number	\$285.00
	Nonpriority Creditor's Name Po Box 182273	When was the debt incurred? 2/1/2015	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Columbus Ohio 43218	— Unliquidated	
	City State Zip Code	Disputed	
	Who incurred the debt? Check one.		
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	☐ Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	No		
	Yes Yes		
4.5	Commonwealth Edison Nonpriority Creditor's Name	— Last 4 digits of account number	\$500.00
	ATTN: Bankruptcy Department: 2100 Swift Drive	When was the debt incurred?n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Oak Brook Illinois 60523	— Unliquidated	
	City State Zip Code	Disputed	
	Who incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only		
		Student loans	
	Debtor 1 and Debtor 2 only At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	H	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt	✓ Other. Specify	
	Is the claim subject to offset?	Other. Openiny	
	帚 □		
4.0	CREDIT MANACEMENT LD		
4.6	CREDIT MANAGEMENT LP Nonpriority Creditor's Name	Last 4 digits of account number 5271	\$62.00
	4200 INTERNATIONAL PKWY	When was the debt incurred? 9/1/2015	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	CARROLLTON Texas 75007	— Unliquidated	
	City State Zip Code	Disputed	
	Who incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	✓ No		

Debtor 1 Mauvoly@ase 16-01853 Doc 1 Filed 01/1/201/16 Entered 01/201/106 @45/32:07 Desc Main

Documernt Page 26 of 75 Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.7 ESCALLATE LLC \$833.00 - Last 4 digits of account number 8247 Nonpriority Creditor's Name 1606 E TURKEYFOOT LAKE R When was the debt incurred? 6/1/2015 Number As of the date you file, the claim is: Check all that apply. Contingent AKRON Ohio 44312 Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. ✓ Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? No No ☐ Yes 4.8 ESCALLATE LLC \$435.00 Last 4 digits of account number 7364 Nonpriority Creditor's Name 1606 E TÜRKEYFOOT LAKE R When was the debt incurred? 8/1/2015 Number Street As of the date you file, the claim is: Check all that apply. Contingent **AKRON** Ohio 44312 Unliquidated Zip Code City State Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: ✓ Debtor 1 only Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt ✓ Other. Specify Is the claim subject to offset? **✓** No Yes 4.9 I C SYSTEM INC \$680.00 Last 4 digits of account number 6001 Nonpriority Creditor's Name When was the debt incurred? PO BOX 64378 9/1/2015 Number Street As of the date you file, the claim is: Check all that apply. Contingent SAINT PAUL 55164 Minnesota Unliquidated City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only

✓ No ☐ Yes

Debtor 2 only

Debtor 1 and Debtor 2 only

Is the claim subject to offset?

At least one of the debtors and another

Check if this claim relates to a community debt

Student loans

Other. Specify

you did not report as priority claims

Obligations arising out of a separation agreement or divorce that

Debts to pension or profit-sharing plans, and other similar debts

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First Name Document Page

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning	g with 4.5, followed by 4.6, and so forth.	Total claim
4.10 IL Secretary of State Nonpriority Creditor's Name 2701 S. Dirksen Parkway	Last 4 digits of account number When was the debt incurred? n/a	\$3,240.00
Number Street	As of the date you file, the claim is: Check all that apply. Contingent	
Springfield Illinois 62723 City State Zip Code Who incurred the debt? Check one. Debtor 1 only	Unliquidated Disputed Type of NONPRIORITY unsecured claim:	
Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify car accident	
Yes 4.11 Nicor Gas Nonpriority Creditor's Name	—— Last 4 digits of account number	\$500.00
90 N. Finley Road Number Street	When was the debt incurred?	
Glen Ellyn Illinois 60137 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim relates to a community debt Is the claim subject to offset?	□ Contingent □ Unliquidated □ Disputed Type of NONPRIORITY unsecured claim: □ Student loans □ Obligations arising out of a separation agreement or divorce that you did not report as priority claims □ Debts to pension or profit-sharing plans, and other similar debts ☑ Other. Specify	
✓ No ☐ Yes		
4.12 PERSONAL FINANCE/P315 Nonpriority Creditor's Name 19065 Hickory Creek Dr #300 Number Street	When was the debt incurred? 4/1/2014 As of the date you file, the claim is: Check all that apply.	\$2,103.00
Mokena Illinois 60448 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No	 Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify 	

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning	g with 4.5, followed by 4.6, and so forth.	Total claim
4.13 STELLAR RECOVERY INC Nonpriority Creditor's Name 4500 Salisbury Rd Ste 10 Number Street	Last 4 digits of account number 5958 When was the debt incurred? 9/1/2015	\$31.00
Jacksonville Florida 32216 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim relates to a community debt Is the claim subject to offset? ✓ No ☐ Yes	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	
4.14 US DEPT OF ED/GSL/ATL Nonpriority Creditor's Name PO BOX 2287 Number Street	Last 4 digits of account number 7389 When was the debt incurred? 9/1/2010 As of the date you file, the claim is: Check all that apply. Contingent	\$9,568.00
ATLANTA Georgia 30301 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim relates to a community debt Is the claim subject to offset? ✓ No ☐ Yes	Unliquidated □ Disputed Type of NONPRIORITY unsecured claim: □ Student loans □ Obligations arising out of a separation agreement or divorce that you did not report as priority claims □ Debts to pension or profit-sharing plans, and other similar debts □ Other. Specify	
4.15 U S DEPT OF ED/GSL/ATL Nonpriority Creditor's Name PO BOX 2287 Number Street	Hast 4 digits of account number 7355 When was the debt incurred? 8/1/2012 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify	\$8,804.00

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning	ng with 4.5, followed by 4.6, and so forth.	Total claim
4.16 U S DEPT OF ED/GSL/ATL Nonpriority Creditor's Name PO BOX 2287	Last 4 digits of account number 7419 When was the debt incurred? 1/1/2014	\$7,261.00
Number Street	As of the date you file, the claim is: Check all that apply. Contingent	
ATLANTA Georgia 30301 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only	Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans	
□ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this claim relates to a community debt Is the claim subject to offset? □ No □ Yes	 ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ☑ Other. Specify 	
4.17 U S DEPT OF ED/GSL/ATL Nonpriority Creditor's Name PO BOX 2287 Number Street	Last 4 digits of account number 7376 When was the debt incurred? 9/1/2009 As of the date you file, the claim is: Check all that apply.	\$6,656.00
ATLANTA Georgia 30301 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	 ☐ Contingent ☐ Unliquidated ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify 	
4.18 U S DEPT OF ED/GSL/ATL Nonpriority Creditor's Name PO BOX 2287 Number Street ATLANTA Georgia 30301 City State Zip Code	Last 4 digits of account number 0798 When was the debt incurred? 9/1/2009 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated	\$6,239.00
Who incurred the debt? Check one. ✓ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim relates to a community debt Is the claim subject to offset? ✓ No ☐ Yes	 □ Disputed Type of NONPRIORITY unsecured claim: □ Student loans □ Obligations arising out of a separation agreement or divorce that you did not report as priority claims □ Debts to pension or profit-sharing plans, and other similar debts □ Other. Specify 	

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginnin	g with 4.5, followed by 4.6, and so forth.	Total claim
4.19 U S DEPT OF ED/GSL/ATL Nonpriority Creditor's Name PO BOX 2287	Last 4 digits of account number 0801 When was the debt incurred? 9/1/2010	\$6,089.00
Number Street ATLANTA Georgia 30301 City State Zip Code	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated	
Who incurred the debt? Check one. ✓ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim relates to a community debt Is the claim subject to offset? ✓ No ☐ Yes	 □ Disputed Type of NONPRIORITY unsecured claim: □ Student loans □ Obligations arising out of a separation agreement or divorce that you did not report as priority claims □ Debts to pension or profit-sharing plans, and other similar debts ☑ Other. Specify 	
4.20 U S DEPT OF ED/GSL/ATL Nonpriority Creditor's Name PO BOX 2287 Number Street	Last 4 digits of account number 7346 When was the debt incurred? 1/1/2012 As of the date you file, the claim is: Check all that apply.	\$5,404.00
ATLANTA Georgia 30301 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	 ☐ Contingent ☐ Unliquidated ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify 	
4.21 U S DEPT OF ED/GSL/ATL Nonpriority Creditor's Name PO BOX 2287 Number Street ATLANTA Georgia 30301	Last 4 digits of account number 7323 When was the debt incurred? 2/1/2009 As of the date you file, the claim is: Check all that apply. Contingent	\$5,329.00
City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Unliquidated □ Disputed Type of NONPRIORITY unsecured claim: □ Student loans □ Obligations arising out of a separation agreement or divorce that you did not report as priority claims □ Debts to pension or profit-sharing plans, and other similar debts ☑ Other. Specify	

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

Afte	er listing any entries on this page, number them beginning w	rith 4.5, followed by 4.6, and so forth.	Total claim
Non PO I	DEPT OF ED/GSL/ATL apriority Creditor's Name BOX 2287	Last 4 digits of account number 0812 When was the debt incurred? 1/1/2012	\$4,735.00
	ANTA Georgia 30301	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated	
	State Zip Code o incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt ne claim subject to offset? No Yes	 □ Disputed Type of NONPRIORITY unsecured claim: □ Student loans □ Obligations arising out of a separation agreement or divorce that you did not report as priority claims □ Debts to pension or profit-sharing plans, and other similar debts ☑ Other. Specify 	
Non	DEPT OF ED/GSL/ATL priority Creditor's Name BOX 2287 nber Street	Last 4 digits of account number 7405 When was the debt incurred? 6/1/2010 As of the date you file, the claim is: Check all that apply. Contingent	\$3,408.00
City Who In the street of the	o incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt ne claim subject to offset? No Yes	Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	
Non PO I Num ATL	ANTA Georgia 30301	— Last 4 digits of account number	\$3,147.00
	State Zip Code o incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt ne claim subject to offset? No Yes	 □ Disputed Type of NONPRIORITY unsecured claim: □ Student loans □ Obligations arising out of a separation agreement or divorce that you did not report as priority claims □ Debts to pension or profit-sharing plans, and other similar debts ☑ Other. Specify 	

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.				
4.25	U S DEPT OF ED/GSL/ATL Nonpriority Creditor's Name PO BOX 2287 Number Street ATLANTA Georgia 30301 City State Zip Code Who incurred the debt? Check one. ☑ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim relates to a community debt Is the claim subject to offset? ☑ No	Last 4 digits of account number	\$3,147.00		
4.26	U S DEPT OF ED/GSL/ATL Nonpriority Creditor's Name PO BOX 2287 Number Street ATLANTA Georgia 30301 City State Zip Code Who incurred the debt? Check one. ☑ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim relates to a community debt Is the claim subject to offset? ☑ No ☐ Yes	Last 4 digits of account number 0810 When was the debt incurred? 10/1/2006 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	\$3,057.00		
4.27	U S DEPT OF ED/GSL/ATL Nonpriority Creditor's Name PO BOX 2287 Number Street ATLANTA Georgia 30301 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Last 4 digits of account number	\$2,527.00		

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.				
4.28	U S DEPT OF ED/GSL/ATL Nonpriority Creditor's Name PO BOX 2287	Last 4 digits of account number 7332 When was the debt incurred? 2/1/2008	\$2,192.00		
	Number Street	As of the date you file, the claim is: Check all that apply. Contingent			
	ATLANTA Georgia 30301 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
	Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Debts to pension or profit-sharing plans, and other similar debts Other. Specify			
4.29	U S DEPT OF ED/GSL/ATL Nonpriority Creditor's Name PO BOX 2287 Number Street	Last 4 digits of account number 0808 When was the debt incurred? 2/1/2008 As of the date you file, the claim is: Check all that apply.	\$2,038.00		
	ATLANTA Georgia 30301 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify			
4.30	U S DEPT OF ED/GSL/ATL Nonpriority Creditor's Name PO BOX 2287 Number Street	Last 4 digits of account number 0795 When was the debt incurred? 10/1/2005 As of the date you file, the claim is: Check all that apply. Contingent	\$1,846.00		
	ATLANTA Georgia 30301 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify			

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Part 2: Your NONPRIORITY Unsecured Claims - Cont	tinuation Page	
After listing any entries on this page, number them beginni	ng with 4.5, followed by 4.6, and so forth.	Total claim
4.31 U S DEPT OF ED/GSL/ATL	Last 4 digits of account number 7338	\$803.00
Nonpriority Creditor's Name		
PO BOX 2287 Number Street	When was the debt incurred?10/1/2005	
Turnibor Stroot	As of the date you file, the claim is: Check all that apply.	
ATLANTA O : 00004	Contingent	
ATLANTA Georgia 30301 City State Zip Code	—— Unliquidated	
Who incurred the debt? Check one.	Disputed	
Debtor 1 only	Type of NONPRIORITY unsecured claim:	
Debtor 2 only	Student loans	
Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
At least one of the debtors and another	you did not report as priority claims	
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offset?	Other. Specify	
No		
Yes		
_		
4.32 US Cellular Nonpriority Creditor's Name	Last 4 digits of account number	\$100.00
Dept 0205	When was the debt incurred?n/a	
Number Street	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Palatine Illinois 60055		
City State Zip Code	Unliquidated	
Who incurred the debt? Check one.	Disputed	
Debtor 1 only	Type of NONPRIORITY unsecured claim:	
Debtor 2 only	Student loans	
Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
At least one of the debtors and another	you did not report as priority claims	
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offset?	Other. Specify	
✓ No		
Yes		
4.33 Village of Matteson	Last 4 digits of account number	\$4,000.00
Nonpriority Creditor's Name		
4900 Village Commons Number Street	When was the debt incurred?n/a	
Nambol Shoot	As of the date you file, the claim is: Check all that apply.	
Mariana Milania 20140	Contingent	
Matteson Illinois 60443 City State Zip Code	——— Unliquidated	
Who incurred the debt? Check one.	Disputed	
Debtor 1 only	Type of NONPRIORITY unsecured claim:	
Debtor 2 only	Student loans	
Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
At least one of the debtors and another	you did not report as priority claims	
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offset?	Other. Specify	

✓ No Yes

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Part 3: List Others to Be Notified About a Debt That You Already Listed

collection agency is trying to collect from you for a debt you			your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a u owe to someone else, list the original creditor in Parts 1 or 2, then list the collection or any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you s in Parts 1 or 2, do not fill out or submit this page.			
AFNI Name			On which entry in Part 1 or Part 2 did you list the original creditor?			
404 BROCK DR PO BOX 309			Line 4.10 of (Check one): Part 1: Creditors with Priority Unsecured Claims			
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims			
BLOOMINGTON	Illinois	61701	Last 4 digits of account number			
City	State	Zip Code	<u> </u>			

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First Name Document Page 36 of 75 Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.				
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
nom runt i	6b. Taxes and certain other debts you owe the	6b.	\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00	
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00	
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$0.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$98,351.00	
	6j. Total. Add lines 6f through 6i.	6j.	\$98,351.00	

	Case 16-01853	R Doc 1 File	od 01/21/16	Entared 01	<i></i>	Desc Main
Fill in this inform	nation to identify your case:			THEIEU ()	721/10 13.32.07	Desc Main
Debtor 1	Mauvolyene First Name	Middle Name	Moor Last N	e Name		
Debtor 2 (Spouse, if filing)		Middle Name		Name	-	
United States Ba	ankruptcy Court for the:	Northern	District of I	Ilinois State)		
Case number (If known)				, 	-	
Official I	Form 106G					Check if this is a amended filing
Schedul	e G: Executo	ory Contrac	ts and Ur	nexpired L	_eases	12/1
space is needed case number (if	d, copy the additional pa	ge, fill it out, number	the entries, and a			ring correct information. If more ional pages, write your name and
_	ck this box and file this form	·		· ·	se to report on this form. Property (Official Form 106A)	1/R)
2. List separat	tely each person or com	pany with whom you h	nave the contract	or lease. Then stat		ease is for (for example, rent,
Person	or company with whom	you have the contrac	t or lease		State what the contract	ct or lease is for
2.1 ABS Prop Name 710 E 47th	perty & Consulting			_	Residential Lease, Debtor is Lessee, residential yearly lease	
Number	Street			_		
Chicago City	Illin Sta		0653 ip Code			

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Fill	in this inform	Case 16-0185 ation to identify your cas		11/21/16 Enleren	01/21/16 15:32:07	Desc Main
De	btor 1	Mauvolyene		Moore		
		First Name	Middle Name	Last Name	_	
	btor 2 oouse, if filing	First Name	Middle Name	Last Name	—	
Un	ited States B	ankruptcy Court for the:	Northern	District of Illinois		
	se number			(State)	_	
•						Check if this is a amended filing
\bigcirc	fficial F	Form 106H				anended illing
		e H: Your Co	odebtors			12/1:
1.	Do you have No	ve any codebtors? (If y	ou are filing a joint case, do not	t list either spouse as a codebto	or.)	ase number (if known). Answer
2.	Louisiana, No. G	levada, New Mexico, Pu o to line 3.	erto Rico, Texas, Washington,	and Wisconsin.)	unity property states and territor	ies include Arizona, California, Idaho,
		ila your spouse, former s lo	pouse, or legal equivalent live v	with you at the time?		
		es. In which community s	state or territory did you live?	Fil	in the name and current addres	ss of that person.
		Name of your spouse, f	former spouse, or legal equival	ent	_	
		Number Street			_	
		City	State	Zip Code	_	
3.	as a codeb	tor only if that person	is a guarantor or cosigner. I	Make sure you have listed th		the person shown in line 2 again ficial Form 106D), <i>Schedule E/F</i> blumn 2.
	Column 1:	Your codebtor			Column 2: The creditor to	whom you owe the debt

Check all schedules that apply:

Fill in	n this information to identify	your case:			1/16 15:	32:07	Desc Mai	n	
Dobtor	r 1 Mountohono	Docar	-	je 33 01 1.	5				
Debloi	First Name	Middle Name	Last Name						
Debtor	r 2					_			
(Spous	se, if filing) First Name	Middle Name	Last Name			An amer	nded filing		
United	States Bankruptcy Court for the:	Northern	District of Illinois (State)		"				chapter 13
Case r (If know			. ,			MM / DE)/YYYY		
Offic	cial Form 106I								
Sch	edule I: Your Inc	ome							12/15
nforn ages	nation about your spouse s, write your name and ca	e. If more space is neede se number (if known). A	ed, attach a se	parate she					onal
	Fill in your employment information		Debtor 1			Debtor 2			
		Employment status	Employed			Employ	red		
				d					
	attach a separate page with information about additional	Occupation	- Not Employe						
	employers.	Employer's name							
	Include part time, seasonal,	Employer's address							
	or self-employed work.		Number Street			Number Stre	et		
	Occupation may include student								
	or homemaker, if it applies.		-0:	0	7:01	0.7			
		How long amployed there?	Сіту	State	Zip Code	City	State	Zip Cod	1e
		now long employed there:							
Part	or 2 see, if filing) First Name								
		date you file this form. If you ha	ave nothing to repo	rt for any line, w	vrite \$0 in the sp	oace. Include	your non-filing	spouse unl	ess you
		re than one employer, combine th	ne information for a	ll employers for	that person on t		-	nore space	, attach
				For De					
(deductions.) If not paid monthly, cal	culate what the monthly wage wo	ould be.						
3. I	Estimate and list monthly overt	ime pay.	3.		+ \$0.00				
4.	Calculate gross income. Add line	e 2 + line 3.	4.		\$0.00				

Filed 01/121/16 Entered @1/21/16 15:32:07 Desc Main Debtor 1 Mauvolye Case 16-01853 Doc 1 Documentame Page 40 of 75 For Debtor 2 or For Debtor 1 non-filing spouse Copy line 4 here 4. \$0.00 5. List all payroll deductions: 5a. Tax, Medicare, and Social Security deductions 5a. \$0.00 5b. Mandatory contributions for retirement plans 5b. \$0.00 5c. Voluntary contributions for retirement plans 5c. \$0.00 5d. Required repayments of retirement fund loans 5d. \$0.00 5e. Insurance 5e. \$0.00 5f. Domestic support obligations 5f. \$0.00 \$0.00 5g. Union dues 5g. 5h. Other deductions. Specify: 5h. -\$0.00 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. \$0.00 6. \$0.00 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. 8a. \$0.00 8b. Interest and dividends 8b. \$0.00 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8c. \$0.00 8d. Unemployment compensation \$1,488.00 8d. 8e. Social Security 8e. \$0.00 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies Specify: Food Assistance Programs 8f. \$627.00 8g. Pension or retirement income 8g. \$0.00 8h. Other monthly income. Specify: 8h. + \$0.00 9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. \$2,115.00 9. 10. Calculate monthly income. Add line 7 + line 9. 10. \$2,115.00 \$2,115.00 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: Voluntary Household Contributions \$0.00 11. + 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. 12. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies \$2,115.00 Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form? res. Explain:

Fill in this inform	nation to identify yo		1/21/16	10 15.32.07	Desc Ma	žII I
Debtor 1	Mauvolyene		Moore			
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing) First Name	Middle Nesses	Last Name	Check if this is:		
(Opouse, ii iiiiig	First Name	Middle Name	Last Name	An amended filin	g	
United States Ba	ankruptcy Court fo	r the: Northern	District of Illinois (State)	A supplement sh expenses as of the		•
Case number			(5.5.15)	·	· ·	
(If known)				MM / DD / YYY	7	
Official F	Form 106	SJ				
						404
Scheaul	e J: Your	Expenses				12/1
nformation. If n		eded, attach another sheet to this for	filing together, both are equally resorm. On the top of any additional pa		-	mber
· <u>'</u>	ribe Your Ho					
1. Is this a join		usenoiu				
=						
Yes. Do	es Debtor 2 live	in a separate household?				
	No					
	Yes. Debtor 2 m	nust file Official Forms 106J-2, <i>Expens</i>	es for Separate Household of Debtor 2.			
2. Do you have	dependents?	☐ No				
Do not list De	ebtor 1 and	Yes. Fill out this information for	Dependent's relationship to	Dependent's	Does dep	endent live
Debtor 2.		each dependent	Debtor 1 or Debtor 2	age	with you?	
			Child	10 years	∐ No. ✓ Yes.	
			Child	8 years	No.	
			Offina	o youro	✓ Yes.	
			Child	1 year	No.	
			_		✓ Yes.	
3. Do your exp		✓ No				
expenses of than	people other					
yourself and	•	Yes				
dependents	7					
Part 2: Estim	nate Your Ong	joing Monthly Expenses				
Estimate your	expenses as of y	our bankruptcy filing date unless y	ou are using this form as a supplem	ent in a Chapter 13 c	ase to report	
expenses as of applicable date		bankruptcy is filed. If this is a supp	plemental Schedule J, check the box	x at the top of the for	m and fill in th	ne
•	•	non-cash government assistance i uded it on Schedule I: Your Income	•			Your expenses
	or home ownersh the ground or lot.	nip expenses for your residence. Inc. 4.	lude first mortgage payments and		4.	\$287.00
If not inclu	ided in line 4:					
4a. Real est	tate taxes				4a	\$0.00
4b. Property	y, homeowner's, o	r renter's insurance			4b.	\$0.00
4c. Home m	naintenance, repai	r, and upkeep expenses			4c.	\$0.00
4d. Homeo	wner's association	or condominium dues			4d.	\$0.00

Debtor 1 Mauvol Gase 16-01853 Doc 1 Filed 01/201/16 Entered 01/201/166 (1/25)32:07 Desc Main

Document Page 42 of 75 Your expenses 5. Additional mortgage payments for your residence, such as home equity loans \$0.00 5. 6. Utilities: 6a. Electricity, heat, natural gas \$130.00 6a. 6b. Water, sewer, garbage collection \$60.00 6b. 6c. Telephone, cell phone, Internet, satellite, and cable services \$175.00 6c. 6d. Other. Specify: \$0.00 6d 7. Food and housekeeping supplies 7. \$627.00 8. Childcare and children's education costs \$160.00 8. 9. Clothing, laundry, and dry cleaning \$150.00 9. 10. Personal care products and services \$100.00 10. 11. Medical and dental expenses \$0.00 11. 12. Transportation. Include gas, maintenance, bus or train fare. \$285.00 Do not include car payments 12. 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 13. 14. Charitable contributions and religious donations \$0.00 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance \$0.00 15a 15b. Health insurance \$0.00 15b 15c. Vehicle insurance \$150.00 15c 15d. Other insurance. Specify: __ \$0.00 15d 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16 17. Installment or lease payments: 17a. Car payments for Vehicle 1 \$0.00 17a 17b. Car payments for Vehicle 2 \$0.00 17b 17c. Other. Specify: \$0.00 17c 17d. Other. Specify: \$0.00 17d 18. Your payments of alimony, maintenance, and support that you did not report as deducted from \$0.00 your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. Specify: \$0.00 19. 20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property \$0.00 20a 20b. Real estate taxes 20b. 20b \$0.00 20c. Property, homeowner's, or renter's insurance \$0.00 20c 20d. Maintenance, repair, and upkeep expenses 20d. \$0.00 20d 20e. Homeowner's association or condominium dues \$0.00 20e

	Mauvoly @a se 16-01853		Filed 01/12/14/16	<u>Entered</u> @1/2/11/1166/145:32: <u>07</u>	<u>Desc Main</u>	
F	rirst Name	Middle Name	Documetht ^{me}	Page 43 of 75		
21. Other. S	Specify:				21	\$0.00
22. Calcula	te your monthly expenses.				_	\$2,124.00
22a. Add	d lines 4 through 21.				_	\$0.00
22b. Co	py line 22 (monthly expenses for	r Debtor 2), if an	y, from Official Form 106J-	-2		\$2,124.00
22c. Add	d line 22a and 22b. The result is	your monthly ex	rpenses.		22.	
23. Calculat	te your monthly net income.					
23a. Cop	py line 12 (your combined month	nly income) from	Schedule I.		23a _	\$2,115.00
23b. Cop	by your monthly expenses from li	ine 22 above.			23b	\$2,124.00
	otract your monthly expenses fro	, ,	income.			(\$9.00)
Th	e result is your monthly net inco	me.			23c	
24. Do you	expect an increase or decrea	ase in your exp	enses within the year aft	ter you file this form?		
	ample, do you expect to finish pa ge payment to increase or decr					
☐ No	1					
✓ Yes	S					
	Explain here: Will drive b	ooyfriend's vehic	le and pay his insurance			
						_

	Case 16-0185	2 Doc 1 Filad (01/21/16 Entoro	d 01/21/16 15:32:07	Doce Main
Fill in this inform	nation to identify your case	e:	7117 17 10 - 1 IIIEIE	101721/10 13.32.07	Desc Main
Debtor 1	Mauvolyene First Name	Middle Name	Moore Last Name		
Debtor 2 (Spouse, if filing		Middle Name	Last Name		
United States B	ankruptcy Court for the:	Northern	District of Illinois (State)		
(If known)	Form 106De	C			Check if this is a amended filing
		_ n Individual De	ebtor's Sched	ules	12/1
f two married p	eople are filing togethe	er, both are equally respons	sible for supplying correct	information.	
Part 1: Sign	Below	eone who is NOT an attorne			rs, or both. 18 U.S.C. §§ 152, 1341,
Yes. N	Name of person		Attach Bankruptcy Signature (Official	Petition Preparer's Notice, Declard Form 119).	ation, and
•	nalty of perjury, I declare are true and correct.	e that I have read the summ	ary and schedules filed w	ith this declaration and	
🗶 /s/ Mauvo	lyene Moore		×		
Signature o	of Debtor 1		Signatu	re of Debtor 2	
Date 1/21/	2016 DD/YYYY		Date _	MM/DD/YYYY	

		ase 16-01853 to identify your case:	Doc 1	Filed 01/21/16	Entered 01/21/16 15:32:0	7 Desc Main
Debt		uvolyene		Moore		
	Firs	st Name	Middle N		ime	
Debt (Spo	or 2 use, if filing) Firs	st Name	Middle N	Name Last Na	ime	
Unite	ed States Bankru	ptcy Court for the:	Northern	District of Illin		
Case (If kn	e number own)			(St	tate)	
 ∩ff	icial For	m 107				Check if this is a amended filing
			al Affairs	for Individua	als Filing for Bankru	-
					er, both are equally responsible for sup	•
					al pages, write your name and case nun	
Part	1: Give Det	ails About Your I	Marital Status	and Where You Liv	ed Before	
1.	What is your	current marital stat	us?			
	Married					
	✓ Not marri	ied				
2.	During the las	st 3 years, have you	lived anywhere o	other than where you live	now?	
	☐ No					
	✓ Yes. List a	all of the places you liv	ed in the last 3 yea	ars. Do not include where y	ou live now.	
	Dahtan 4			Datas Dakton 4 lived	Dahtar O	Dates Dahtes Olived
	Debtor 1	•		Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there
				Lifeic		uiere
				uicie	Same as Debtor 1	Same as Debtor 1
	2002 Eve	s Court			Same as Debtor 1	Same as Debtor 1
	2002 Eves			From <u>8/1/2012</u>	Same as Debtor 1 Number Street	Same as Debtor 1
	Number	Street	0045			Same as Debtor 1
			60115 Zip Code	From <u>8/1/2012</u>	Number Street	Same as Debtor 1
	Number Dekalb	Street		From <u>8/1/2012</u>	Number Street	Same as Debtor 1 From To
	Dekalb City	Street Illinois State		From <u>8/1/2012</u>	Number Street City State Zi Same as Debtor 1	Same as Debtor 1 From To p Code
	Number Dekalb	Street Illinois State		From <u>8/1/2012</u> To <u>1/1/2014</u>	Number Street City State Zi	Same as Debtor 1 From To p Code Same as Debtor 1
	Dekalb City	Street Illinois State		From <u>8/1/2012</u> To <u>1/1/2014</u> From	Number Street City State Zi Same as Debtor 1 Number Street	Same as Debtor 1 From To p Code Same as Debtor 1 From

Debtor 1 Mauvoly@ase 16-01853 Doc 1 Filed 01/201/16 Entered 01/201/1016 @15:32:07 Desc Main

	First Name Middle Na	Document Document	Page 46 of 75				
ar	t2: Explain the Sources of Your Inc						
4.	Fill in the total amount of income you received fi activities. If you are filing a joint case and you ha No Yes. Fill in the details.	rom all jobs and all businesses,	, including part-time				
		Debtor 1		Debtor 2			
		Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)		
	From January 1 of current year until the date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business		Wages, commissions, bonuses, tips Operating a business			
	For last calendar year: (January 1 to December 31, 2015) YYYY	✓ Wages, commissions, bonuses, tips☐ Operating a business	\$16000.00	Wages, commissions, bonuses, tips Operating a business			
	For last calendar year: (January 1 to December 31,	Wages, commissions, bonuses, tips Operating a business	\$20375.00	Wages, commissions, bonuses, tips Operating a business			
5.	Did you receive any other income during this Include income regardless of whether that income benefit payments; pensions; rental income; intere and you have income that you received together, List each source and the gross income from each No Yes. Fill in the details.	e is taxable. Examples of other est; dividends; money collected list it only once under Debtor 1.	income are alimony; child su from lawsuits; royalties; and	gambling and lottery winnings.			
		Debtor 1		Debtor 2			
		Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)		
	From January 1 of current year until the date you filed for bankruptcy:	Debtor YTD Unemployment Debtor YTD LINK	\$744.00 \$627.00				
	For last calendar year: (January 1 to December 31,	Debtor 2015 Unemployment Debtor 2015 LINK	\$1488.00 \$627.00				
	For last calendar year: (January 1 to December 31, 2014)						

Debtor 1 Mauvol Gase 16-01853 Doc 1 Filed 01/121/16 Entered 01/21/16 115:32:07 Desc Main

rst Name Docume Name Docume Page 47 of 75

List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more? ✓ No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? ✓ No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment Suppliers or City State Zip Code vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment Suppliers or vendors City State Zip Code Other Mortgage Creditor's Name Car Number Street Credit card

City

State

Zip Code

Loan repayment Suppliers or vendors

Other

Filed 01/21/16 Entered 01/21/166/165:32:07 Desc Main Mauvoly@ase 16-01853 Doc 1 Debtor 1 Document Page 48 of 75 Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Yes. List all payments to an insider. Dates of Total amount paid Amount you still Reason for this payment payment owe Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments that benefited an insider. Dates of Total amount paid Amount you still Reason for this payment payment owe Include creditor's name Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code

Debtor 1 Mauvolverase 16-01853 First Name Filed 01/121/16 Entered 01/21/16/16/125:32:07 Desc Main Doc 1

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Part 4: Identify Legal Actions, Repossessions, and Foreclosures

	such matters, includ	filed for bankruptcy, wo						tody modifications,	and contract
✓ N	lo es. Fill in the details.								
			Nature o	of the case	Court or ag	ency		Status of the ca	se
	Case title							Pending	
	-				Court Name			On appeal	
	Case number				Number Stre	eet		Concluded	
					City	State	Zip Code	-	
	Case title						•	Pending	
					Court Name			On appeal	
	Case number							Concluded	
					Number Stre	eet			
					City	State	Zip Code	-	
	Yes. Fill in the inform Creditor's Name Number Street City	ation below. State Zip Co	ode	Explain what happed Property was reproperty was at	ened possessed. reclosed.	r levied	Date	Value of t property	he
				Describe the prope		l levieu.	Date	Value of t	ho
				Describe the prope	ri ty		Date	property	ile
	Creditor's Name								
	Number Street			Explain what happe	ened				
	INUTIDEI STEET			Droportos	20000004				
	City	State 7:- 0-		Property was re					
	City	State Zip Co	oue	Property was for					
					ached, seized, o	r levied.			
					,,				

Deb			<u>d 01/21/16 Entered</u> 01/21/11/16 /1/5፡፡32: cum ଫମ୍ଫାମ୍ଫ Page 50 of 75	07 Desc	Main
11.	acco	nin 90 days before you filed for bankruptcy, did any obunts or refuse to make a payment because you owe No Yes. Fill in the details.	creditor, including a bank or financial institution, set of d a debt?	ff any amounts fr	om your
		ics. I ill ill the details.	Describe the property	Date	Value of the property
		Creditor's Name			
		Number Street	Last 4 digits of account number: XXXX-		
12.		City State Zip Code in 1 year before you filed for bankruptcy, was any of iver, a custodian, or another official?	f your property in the possession of an assignee for the	e benefit of credi	itors, a court-appointed
	<u> </u>	No Yes			
Part		List Certain Gifts and Contributions			
13.	Wit	hin 2 years before you filed for bankruptcy, did you	give any gifts with a total value of more than \$600 per p	person?	
	H	Yes. Fill in the details for each gift.			
		Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
		Person to Whom You Gave the Gift			
		Number Street			
		City State Zip Code Person's relationship to you			
		Person to Whom You Gave the Gift			
		Number Street			
		City State Zip Code			
		Person's relationship to you			

	1 list Name	ocument Page 51 of 75		
14. W		ى I give any gifts or contributions with a total value of mo	re than \$600 to ar	ny charity?
V	l No			
ľ	Yes. Fill in the details for each gift or contribution.			
_	Gifts with a total value of more than \$600	Describe the gifts	Dates you	Value
	per person	bescribe the girts	gave the gifts	value
	Charity's Name	-		
	Orianty 3 Name			
	Number Street	_		
	City State Zip Code			
Don't Co	List Cartain Lagge			
Part 6:	List Certain Losses			
15. Wi	thin 1 year before you filed for bankruptcy or since	you filed for bankruptcy, did you lose anything because	of theft, fire, other	r disaster, or
	mbling?			
	No			
	Yes. Fill in the details.			
		Beautiful and the second of the last	Data afairm	Walnus of managements land
	Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss	Date of your loss	Value of property lost
	now the loss occurred	Include the amount that insurance has paid. List pending	1055	
		insurance claims on line 33 of Schedule A/B: Property.		
Dort 7.	List Certain Payments or Transfers			
	No	dit counseling agencies for services required in your bankrupt	oy.	
✓	Yes. Fill in the details.			
		Description and value of any property transferred	Date payment	Amount of payment
			or transfer	
	The Commed Law Firm	400.00	was made	¢400.00
	The Semrad Law Firm Person Who Was Paid	_ -400.00	1/21/2016	\$400.00
	20 S. Clark # 28			
	Number Street			
		_		
	Chicago Illinois 60603			
	City State Zip Code			
	English defeathers	_		
	Email or website address			
	Person Who Made the Payment, if Not You	-		
			1	
	Person Who Was Paid	-		
	1 discit will was tald			
	Number Street			
		_		
	City State Zip Code	_		
	Email or wahaita address	_		
	Email or website address			
	Person Who Made the Payment, if Not You	_		

Deb	tor 1	Mauvolverase 16-01853 First Name	Doc 1 Filed Middle Name Do		Entered 01/21 Page 52 of 75	h16/145;32:	07 Desc	Main	
17.	you	nin 1 year before you filed for bar deal with your creditors or to mal ot include any payment or transfer th	ke payments to your	creditors?	ng on your behalf pay o	r transfer any p	roperty to anyor	ne who p	promised to help
		No Yes. Fill in the details.							
				Description and	l value of any property	ransferred	Date payment or transfer was made	Amoui	nt of payment
		Person Who Was Paid							
		Number Street							
		City State	Zip Code						
	Inclu trans	nin 2 years before you filed for bath nary course of your business or to de both outright transfers and transfers that you have already listed on the No Yes. Fill in the details.	financial affairs? fers made as security					-	
				Description and property transfe			property or paym bts paid in exch		Date transfer was made
		Person Who Was Paid							
		Number Street							
		City State Person's relationship to you	Zip Code						
		Person Who Was Paid							
		Number Street							
		City State Person's relationship to you	Zip Code						
19.		nin 10 years before you filed for b se are often called asset-protection		ransfer any prop	erty to a self-settled tru	st or similar de	vice of which yo	u are a b	peneficiary?
		No							
	Ц	Yes. Fill in the details.		Description and	d value of the property	transferred			Date transfer was made
		Name of trust							

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First Name Doc 1

Part	8: L	_ist Certain Fin	nancial Acc	ounts, Instru	ments,	•	oxes, a		orage Units		
20.	or tra	ansferred?	s, money mark	et, or other financ	ial account				n your name, or for you		
	✓	No Yes. Fill in the detai	ils.								
					Last numb	4 digits of accoun per		Type of nstrum	account or ent	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
		Person Who Was F	Paid		— xxxx —	(-]	Sav	ecking ings		
		Number Street City	State	Zip Code]]]		ney market kerage er		
		Person Who Was F	Paid		— xxxx	(-]		ecking		
		Number Street City	State	Zip Code]		ney market kerage		
21.	valu		iid you have w	<u> </u>	re you file	ed for bankruptcy,	any safe	_	box or other deposito	ry for securities,	cash, or other
	_				Who else	had access to it?			Describe the content	S	Do you still have it?
		Name of Financial	Institution		Name						☐ No ☐ Yes
		Number Street			Number	Street					
		City	State	Zip Code	City	State	Zip Co	de			
22.	_	e you stored prope No Yes. Fill in the detai		ge unit or place o	other than	your home within	1 year b	efore ye	ou filed for bankruptcy	?	
	_				Who else	had access to it?			Describe the content	S	Do you still

Name of Storage Facility

State

Number Street

City

Name

Number

City

Zip Code

Street

State

Zip Code

have it?

☐ No

Yes

Part 9:	Liland (Mr. Donner auto Varia Halidae	0 1 1 0				
	Identify Property You Hold o	r Control for Some	one Eise			
23. Dc	you hold or control any property the	at someone else owns?	Include any pr	operty you borro	owed from, are storing for, or hold in tro	ust for someone.
√				,	•	
ř	Yes. Fill in the details.					
_		Where is	the property?		Describe the contents	Value
	Owner's Name	Number S	treet		_	
	Number Street	City	State	Zip Code	_	
	Nambor Oddot	City	Siale	Zip Code		
	City State Z	ip Code				
Part 10:	Give Details About Environ	mental Information				
For the	purpose of Part 10, the following definition	ons apply:				
	Environmental law means any federal, s			• .		
	hazardous or toxic substances, wastes, including statutes or regulations controll	*		, 0	, or other medium,	
_	Site means any location, facility, or prope	urty as defined under any e	anvironmental law	whather you now	vown operate or utilize it	
	or used to own, operate, or utilize it, incl	•	TIVITOTITICITICITICITICITICITICITICITICITIC	, which ici you now	own, operate, or unize it	
-	Hazardous material means anything an	environmental law defines	as a hazardous v	vaste. hazardous	substance.	
	toxic substance, hazardous material, po			,	,	
Report	all notices, releases, and proceedings th	at you know about, regard	dless of when the	y occurred.		
24. Ha	s any governmental unit notified you	u that you may be liable	or potentially li	able under or in	violation of an environmental law?	
✓	No					
	Yes. Fill in the details.					
		Governme	ental unit		Environmental law, if you know it	Date of notice
					_	
	Name of site	Governme	ntal unit			
	Number Street	Number S	treet		_	
					_	
	City State Z	ip Code City	State	Zip Code		
25. Ha	ive you notified any governmental ur	nit of any release of haz	ardous materia	1?		
		nit of any release of haz	ardous materia	?		
25. Ha	No	nit of any release of haz	ardous materia	?		
				?	Environmental law, if you know it	Date of notice
	No	nit of any release of haz		?	Environmental law, if you know it	Date of notice
	No		ental unit	?	Environmental law, if you know it	Date of notice
	No Yes. Fill in the details. Name of site	Governmen	ental unit ntal unit	?	Environmental law, if you know it	Date of notice
	No Yes. Fill in the details.	Governme	ental unit ntal unit	?	Environmental law, if you know it	Date of notice

Debtor 1 Mauvol Gase 16-01853 Doc 1 Filed 01/1/21/16 Entered 01/21/16 @45/32:07 Desc Main

Debt	or 1	Mauvolverase 16-0185 First Name	53 Doc 1 Middle Name	<u>=iled 01/201/16 </u>	<u>Entered</u> @14/211 age 55 of 75	h16/45i32: <u>07</u>	Desc Main
26.	Hav	e you been a party in any ju	udicial or administra	tive proceeding under an	y environmental law	? Include settlements	and orders.
	✓	No					
	Ц	Yes. Fill in the details.		Court or agency		Nature of the case	Status of the
				Court or agency		Nature of the case	case
		Case title					Pending
				Court Name			On appeal
				Number Street	_		Concluded
		Case number		City State	Zip Code		
Part	11:	Give Details About Yo	our Business or	Connections to Any	Business		
27.	Witl	nin 4 years before you filed				ing connections to an	v husiness?
21.	VVILI	_			•		y Dusiness :
		<u> </u>		orofession, or other activity, or limited liability partnershi	•	·time	
		A partner in a partnersh			. , ,		
		An officer, director, or m					
		_		securities of a corporation			
	H	No. None of the above applie Yes. Check all that apply above		below for each business.			
				Describe the natur	e of the business		entification number Do not
						EIN:	al Security number or ITIN.
		Business Name				EIIV.	
		Number Street		Nome of accounts	ut on booklessuss	Dates busine	ess existed
		07	7'. 0. 1.	Name of accounta	nt or bookkeeper	From	То
		City State	Zip Code			110111	10
				Describe the natur	e of the business		entification number Do not al Security number or ITIN.
		Business Name				EIN:	
		Number Street				Dates busine	ess existed
				Name of accounta	nt or bookkeeper	From	To
		City State	Zip Code			From	To
				Describe the natur	e of the business		entification number Do not all Security number or ITIN.
						EIN:	,
		Business Name					
		Number Street		Name of accounta	nt or bookkeeper	Dates busine	ess existed
		City State	Zip Code			From	To

Debtor 1		1853	Doc 1	Filed 01				L/n1166@145;32: <u>0</u>)7	<u>Des</u>	sc Ma	<u>ain</u>	
	First Name		Middle Name	Docum	het Na me	Page	56 of 75						
	thin 2 years before you editors, or other parties.		ankruptcy, d	id you give a f	financial st	atement t	to anyone abo	out your business	s? Inclu	ude a	II finand	cial instit	ıtions,
<u>~</u>	No	.la											
	Yes. Fill in the details be	eiow.		_									
				Date	e issued								
	Name			MM/	DD/YYYY								
	Number Street												
	City	State	Zip Cod	<u></u>									
	City .	Siale	Zip Coo	ue									
	a												
	Sign Below	this State	ment of Fina	ancial Affairs a	and any att	achments	s, and I declar	e under penalty o	of perju	ry tha	at the a	nswers a	e true
l ha and	ve read the answers on correct. I understand the kruptcy case can result	nat makin	g a false stat p to \$250,000	ement, conce	aling prop	erty, or ob	taining mone	y or property by	fraud i	n con	nectio	n with a	e true
l ha and	ve read the answers on correct. I understand the kruptcy case can result	nat making in fines up volyene M	g a false stat p to \$250,000	ement, conce	aling prop	erty, or ob	otaining mone ars, or both. 18	y or property by	fraud i	n con	nectio	n with a	e true
l ha and	ve read the answers on correct. I understand the kruptcy case can result	nat making in fines up volyene Mo of Debtor 1	g a false stat p to \$250,000	ement, conce	aling prop	erty, or ob	otaining mone ars, or both. 18	y or property by 8 B U.S.C. §§ 152, 13	fraud i	n con	nectio	n with a	e true
l ha and ban	ve read the answers on correct. I understand the kruptcy case can result /s/ Mau Signature of	nat making in fines up volyene Mo of Debtor 1	g a false stat p to \$250,000 oore	ement, conce), or imprisonn	aling prop nent for up	erty, or ob to 20 yea	staining mone ars, or both. 18 Signatur Date	ey or property by the Bus.c. §§ 152, 13	fraud ii 341, 15	n con 19, ar	nection	n with a	e true
l ha and ban	ve read the answers on correct. I understand the kruptcy case can result /s/ Mau Signature of Date 1/21	nat making in fines up volyene Mo of Debtor 1	g a false stat p to \$250,000 oore	ement, conce), or imprisonn	aling prop nent for up	erty, or ob to 20 yea	staining mone ars, or both. 18 Signatur Date	ey or property by the Bus.c. §§ 152, 13	fraud ii 341, 15	n con 19, ar	nection	n with a	e true
l ha and ban	ve read the answers on a correct. I understand the kruptcy case can result /s/ Mau Signature of Date 1/21 you attach additional page.	nat making in fines up volyene Mo of Debtor 1	g a false stat p to \$250,000 oore	ement, conce), or imprisonn	aling prop nent for up	erty, or ob to 20 yea	staining mone ars, or both. 18 Signatur Date	ey or property by the Bus.c. §§ 152, 13	fraud ii 341, 15	n con 19, ar	nection	n with a	re true
I ha and ban Did	ve read the answers on a correct. I understand the kruptcy case can result /s/ Maure control in the control in	nat making in fines up volyene Me of Debtor 1 1/2016 ages to Ye	g a false stat p to \$250,000 oore	ement, conce), or imprisonn nt of Financial	aling propinent for up	erty, or ob to 20 yea	Signatur Date	ey or property by to B U.S.C. §§ 152, 13 e of Debtor 2	fraud ii 341, 15	n con 19, ar	nection	n with a	re true
I ha and ban Did	ve read the answers on a correct. I understand the kruptcy case can result /s/ Maure Correct Date 1/21 you attach additional parts No Yes	nat making in fines up volyene Me of Debtor 1 1/2016 ages to Ye	g a false stat p to \$250,000 oore	ement, conce), or imprisonn nt of Financial	aling propinent for up	erty, or ob to 20 yea	Signatur Date	ey or property by to B U.S.C. §§ 152, 13 e of Debtor 2	fraud ii 341, 15	n con 19, ar	nection	n with a	re true
I ha and ban Did	ve read the answers on correct. I understand the kruptcy case can result /s/ Mau Signature of Date 1/21 you attach additional parts No Yes you pay or agree to pay	nat making in fines up volyene Me of Debtor 1 1/2016 ages to Ye	g a false stat p to \$250,000 oore	ement, conce), or imprisonn nt of Financial	aling propinent for up	erty, or ob to 20 yea	Signatur Date als Filing for Attach	ey or property by to B U.S.C. §§ 152, 13 e of Debtor 2	fraud ii 341, 15 cial Foi	n con 19, ar 19, ar 10	nection 3571	ice,	re true

	Case 16-0185	3 Doc 1 Filed (01/21/16 Fr	ntered 01/21	/16 15:32:07	Desc Main
Fill in this informa	ation to identify your case				10 10.02.07	Desc Main
Debtor 1	Mauvolyene		Moore			
Debtor 2	First Name	Middle Name	Last Name			
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States Ba	ankruptcy Court for the:	Northern	District of Illinois (State)	-		
Case number (If known)						
	orm 108	on for Individu	uals Filing	Under Ch	napter 7	Check if this is ar amended filing
If you are an ind ■ creditors have ■ you have leas You must file this	ividual filing under cha e claims secured by yo sed personal property a s form with the court w	apter 7, you must fill out th	nis form if: ed. your bankruptcy p	etition or by the da	ate set for the meetin	g of creditors,
•	eople are filing togethe ust sign and date the f	r in a joint case, both are e form.	equally responsible	for supplying cor	ect information.	
•	and accurate as possit and case number (if kr	ole. If more space is neede nown).	d, attach a separate	sheet to this form	. On the top of any a	dditional pages,

Par	t1: List Your Creditors Who Have Secured Claims			
1.	For any creditors that you listed in Part 1 of Schedule D: Creditors Wibelow.	ho Have Claims Secured by Property (Official Form	106D), fill in the information	
	Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?	
	Creditor's name: HYUNDAI CAPITAL AMERIC Description of property securing debt: used Value: \$13,500.00	Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	☐ No. ✓ Yes.	
	Creditor's name: Description of property securing debt:	Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	No. Yes.	
	Creditor's name: Description of property securing debt:	Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	No. Yes.	
	Creditor's name: Description of property securing debt:	Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	No. Yes.	

Debtor	Case 16-01853 Mauvolyene First Name	Doc 1	Filed 01/21/16 Document ne Dast Nar	Entered 01/21/1 Page 58 of 75	6 15:32:07 mber (if	Desc Main
	ist Your Unexpired Perso			ine initiality		
For any u	nexpired personal property lea	ase that you le leases. Une	isted in Schedule G: Exe xpired leases are leases	that are still in effect; the le		icial Form 106G), fill in the ot yet ended. You may assume an
Desc	ribe your unexpired personal p	roperty lease	s		Will the lea	se be assumed?
Lesso	or's name: ABS Property & Cons	sulting			☐ No ✓ Yes	
	ription of leased rty: residential yearly lease					
Lesso	or's name:				No Yes	
Desci prope	ription of leased rty:					
Lesso	or's name:				No Yes	
Desci	ription of leased erty:					
Lesso	or's name:				No Yes	
Desci	ription of leased erty:					
Lesso	or's name:				No Yes	
Desci prope	ription of leased rrty:					
Lesso	or's name:				No Yes	
Desci	ription of leased rrty:					
Lesso	or's name:				No Yes	
Desci	ription of leased erty:					
Part 3: S	Sign Below					

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

✗ /s/ Mauvolyene Moore	*
Signature of Debtor 1	Signature of Debtor 1
Date 1/21/2016	Date
MM/DD/YYYY	MM/DD/YYYY

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

n re	Mauvolyene Moore		Case No.	
_	Debtor			(If known)
			Chapter	Chapter 7
1	DISCLOSURE Pursuant to 11 U.S.C. § 329(a) and Fed. Bar year before the filing of the petition in bankru in connection w ith the bankruptcy case is as	kr. P. 2016(b), I certify that I am the otcy, or agreed to be paid to me, for		that compensation paid to me within one
	For legal services, I have agreed to accept			\$1,400.0
	Prior to the filing of this statement I have received	eived		\$400.00
	Balance Due			\$1,000.00
2	. The source of the compensation paid to me was Debtor	Other (specify)		
3	. The source of the compensation paid to me i	Other (specify)		
4	I have not agreed to share the above-dimembers and associates of my law firm	sclosed compensation with any othe	er person unless they are	
	I have agreed to share the above-disclomembers or associates of my law firm. the people sharing in the compensation	A copy of the agreement, together v		
5	. In return for the above-disclosed fee, I have a. Analysis of the debtor's financial sit		ll aspects of the bankruptcy case, including debtor in determining whether to file a petit	
	b. Preparation and filing of any petition	, schedules, statements of affairs a	and plan which may be required;	
	c. Representation of the debtor at the	meeting of creditors and confirmati	on hearing, and any adjourned hearings th	ereof;
6	. By agreement with the debtor(s), the above-	disclosed fee does not include the f	following services:	
		CERTIFIC	CATION	
	I certify that the foregoing is a complete statem reedings.	ent of any agreement or arrangeme	ent for payment to me for representation of	the debtor(s) in this bankruptcy
	1/21/2016		/s/ Brenda Likavec 27224-64	
	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	

CONTRACT FOR LEGAL SERVICES FOR REPRESENTATION IN A CHAPTER 7 BANKRUPTCY CASE

I do hereby retain the law firm of The Semrad Law Firm, LLC, to represent my legal interests solely in a Bankruptcy case filed under Chapter 7 of the United States Bankruptcy Code. I further understand that this representation DOES NOT INCLUDE defending my interests in any adversary proceeding filed against me nor does this representation cover state court proceedings or criminal litigation.

agree to pay The Semrad Law Firm, LLC \$1400.00 in attorney fees plus costs in the amount of \$407.00 to represent my interests in the preparation and filing of my Chapter 7 Petition and Schedules; preparation and attendance of the Section 341 Meeting of Creditors; review of any redemption agreements; review of any reaffirmation agreements; and case administration and monitoring. I further understand and agree that additional professional legal services will result in fees that are due The Semrad Law Firm, LLC. Some of the additional services and fees are as follows:

Representing Client in Adversary Proceeding. \$300.00/hr. Adding additional bills \$50.00 Motion to Reopen and Avoid Lien \$1000.00

Motion to Reopen \$350.00 + court costs

I understand that these fees must be paid before such work will be completed. I acknowledge and agree that as the above additional fees constitute post-petition services, they are not dischargeable in my Chapter 7 case.

I also understand that, unless otherwise agreed, my Chapter 7 bankruptcy case will not be filed until I pay the attorney fees in full. As The Semrad Law Firm, LLC will begin to work on my file immediately after entering into this contract; I understand that any and all funds paid are not refundable.

I understand that once my bankruptcy is filed, I will not be legally obligated to pay the balance of any unpaid fees to The Semrad Law Firm, LLC. Any fees owing to The Semrad Law Firm, LLC and not paid as of the filing of the bankruptcy may be discharged in the bankruptcy and may not be collected by The Semrad Law Firm, LLC or it assignees. After my bankruptcy is filed, I may sign a second retainer agreement promising to pay unpaid fees for the remainder of my representation in consideration of services to be performed by The Semrad Law Firm, LLC after the filing of my bankruptcy. I understand that I will be under no obligation to do so and can refuse to sign such an agreement. However, The Semrad Law Firm, LLC reserves the right to withdraw representation in the event that I do not sign a second retainer after filing my case promising to pay said fees or in the event that I do not pay said fees.

I understand that any funds that I am tendering to The Semrad Law Firm, LLC, as part of this advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC, in exchange for a commitment by The Semrad Law Firm, LLC, to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC, and will be used for general expenses of the firm. I further understand that it is ordinarily my option to deposit funds with an attorney that shall remain my property as security for future services. However, The Semrad Law Firm, LLC, does not

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represent clients under such a security retainer because the preparation of a bankruptcy case requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while others may be only ministerial in nature. I further understand that the benefit that I am receiving under this fee arrangement is the commitment of The Semrad Law Firm, LLC, to perform any and all work reasonably necessary to file my case absent any extraordinary circumstances.

As The Semrad Law Firm, LLC, has duties to me as its client, I likewise have responsibilities. I agree to fully cooperate with The Semrad Law Firm, LLC. This includes, but is not limited to, providing The Semrad Law Firm, LLC with all information necessary and related to my bankruptcy case. In addition, I must attend all scheduled Court hearings and meetings.

I understand that I am to notify my creditors of my bankruptcy case once my Chapter 7 case is filed. I understand that The Semrad Law Firm, LLC is not liable or responsible for any illegal collection actions taken by my creditors once my case is filed.*

I also understand that, if I am refiling a case with The Semrad Law Firm, LLC, and an audit of the previous case(s) indicate that remaining attorney fees are owed; any initial funds I pay to refile will first be applied to the balance owed on the previous case(s). If client breaches this agreement, client will be responsible for all costs associated with enforcing the terms of this contract including but not limited to court costs and attorney fees.

I also understand that, if I am filing a joint case, the use of the personal pronouns "I", "me" or "my" are binding upon each signatory individually. I also understand that the laws of the State of Illinois are applicable to enforcement of this contract. Moreover, any change in this Contract is null and void unless it is in writing and signed by The Semrad Law Firm, LLC, or an agent thereof.

Date: 01/21/16

Maynu Maro, Mauvolyene Moore

*DISCLAIMER

The creditors listed in your bankruptcy petition will receive notice of your bankruptcy filing from the Clerk of the United States Bankruptcy Court. Please be advised that it will be several days before these creditors receive the notice. Therefore, if you are concerned about a particular creditor taking immediate action against you, contact this creditor directly and provide the creditor with a copy of your Notice of Bankruptcy Filing. This is especially important if you are at risk of having you vehicle repossessed, real estate foreclosed, or wages garnished.

Mauvolyene Moore Matter Number 464614-001

Initial: MM____

Rev 8/2015

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

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- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the Chapter 7 Means Test Calculation (Official Form 122A–2). The calculations on the form— sometimes called the Means Test —deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

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your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Case 16-01853 Doc 1 Filed 01/21/16 Entered 01/21/16 15:32:07 Desc Main UNITED STATES BANKBURGE OF POURT Northern District of Illinois

In re:	Moore, Mauvolyene	Case No
_	Debtor(s)	
		Chapter. Chapter7
	VERIFICA	TION OF CREDITOR MATRIX
The above named Debtors hereby verify that the attached list of creditors is true and correct to the best of		
Date:	1/21/2016	/s/ Moore, Mauvolyene
		Moore, Mauvolyene
		Signature of Debtor

HYUNDAI CARGAS MAN EGHO 1853 Doc 1 Filed 01/21/16 Entered 01/21/16 15:32:07 Desc Main 10550 TALBERT AVE Document Page 67 of 75 FOUNTAIN VALLEY, CA 92708

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PERSONAL FINANCE/P315 19065 Hickory Creek Dr #300 Mokena, IL 60448

U S DEPT OF ED/GSL/ATL PO BOX 2287 ATLANTA, GA 30301

AMER FST FIN 3515 N. Ridge Rd, Suite 200 Wichita, KS 67205

U S DEPT OF ED/GSL/ATL PO BOX 2287 ATLANTA, GA 30301

ESCALLATE LLC 1606 E TURKEYFOOT LAKE R AKRON, OH 44312

U S DEPT OF ED/GSL/ATL PO BOX 2287 ATLANTA, GA 30301

I C SYSTEM INC PO BOX 64378 SAINT PAUL, MN 55164

ESCALLATE LLC 1606 E TURKEYFOOT LAKE R AKRON, OH 44312

COMENITY BANK/VCTRSSEC Po Box 182273 Columbus, OH 43218

CB/VICSCRT 220 W SCHROCK RD WESTERVILLE, OH 43081

CREDIT MANAGEMENT LP 4200 INTERNATIONAL PKWY CARROLLTON, TX 75007

STELLAR RECOVERY INC 4500 Salisbury Rd Ste 10 Jacksonville, FL 32216

Commonwealth Edison ATTN: Bankruptcy Department: 2100 Swift Drive Oak Brook, IL 60523

Nicor Gas 90 N. Finley Road Glen Ellyn, IL 60137

Village of Matteson 4900 Village Commons Matteson, IL 60443

US Cellular

Dept 0205
Palatine, IL 60055
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American First 7330 West 33rd St. North Suite 112 Wichita, KS 67205

IL Secretary of State 2701 S. Dirksen Parkway Springfield, IL 62723

AFNI 404 BROCK DR PO BOX 309 BLOOMINGTON, IL 61701

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Document Debtor 1 Mauvolyene First Name

Middle Name

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Part 6: Answer These Qu	estions for Reporting Purpose	s			
16. What kind of debts do you have?	 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 				
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid tha funds will be available for distribution to unsecured creditors?	paid that funds will be availab No. Yes.	7. Go to line 18. o you estimate that after any exempt property i le to distribute to unsecured creditors?	s excluded and administrative expenses are		
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000		
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion		
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion		
Part 7: Sign Below For you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years,				
	or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. ** /s/ Mauvolyene Moore				

`	Case 10-0165.		iment Page 71 o	f 75	Desc Main
Fill in this informa	ation to identify your cas	e:			
Debtor 1	Mauvolyene		Moore	_	
Debtor 2	First Name	Middle Name	Last Name		
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Ba	nkruptcy Court for the:	Northern	District of Illinois	· ·	
Case number			(State)	-	*
Official F	orm 106De				Check if this is an amended filing
Declarati	on About a	n Individual De	btor's Schedule	s	12/15
f two married pe	ople are filing togethe	r, both are equally responsi	ble for supplying correct infor	mation.	
You must file this property by fraud 1519, and 3571.	s form whenever you f d in connection with a	ile bankruptcy schedules or bankruptcy case can result i	amended schedules. Making a in fines up to \$250,000, or impr	a false statement, concealing isonment for up to 20 years, c	property, or obtaining money or or both. 18 U.S.C. §§ 152, 1341,
Part 1: Sign 1	Below				
Did you pay	/ or agree to pay some	one who is NOT an attorney	to help you fill out bankruptcy	forms?	
✓ No					
Yes. Na	ame of person		Attach Bankruptcy Petition Signature (Official Form	on Preparer's Notice, Declaration 119).	n, and

Signature of Debtor 2

MM/DD/YYYY

Date

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

Signature of Debtor 1

MM/DD/YYYY

Date 1/21/2016

Entered 01/21/16 15:32:07 Desc Main Case 16-01853 Doc 1 Filed 01/21/16 Page 72 of 75 Document Mauvolyene Middle Name 28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. Yes. Fill in the details below. Date issued MM/DD/YYYY Name Number Street City State Zip Code Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 2 Signature of Debtor 1 Date 1/21/2016 Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? No No Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

Attach the Bankruptcy Petition Preparer's Notice,

Declaration, and Signature (Official Form 119).

Yes. Name of person

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Debtor Mauvolyene Document Page 73 of 75

Moore Case number (if

First Name	Middle Name La	ast Name	known)	
art 2: List Your Unexpired	Personal Property Leases			
For any unexpired personal proportion	erty lease that you listed in Schedul	e leases that are	still in effect; the leas	red Leases (Official Form 106G), fill in the se period has not yet ended. You may assume an
Describe your unexpired pers	onal property leases			Will the lease be assumed?
Lessor's name: ABS Property	& Consulting			No ✓ Yes
Description of leased property: residential yearly lease	se		p.	
Lessor's name:				☐ No ☐ Yes
Description of leased property:				
Lessor's name:				☐ No ☐ Yes
Description of leased property:				
Lessor's name:				☐ No ☐ Yes
Description of leased property:				
Lessor's name:				☐ No ☐ Yes
Description of leased property:				
Lessor's name:				☐ No ☐ Yes
Description of leased property:				
Lessor's name:				No Yes
Description of leased property:		Auro		
that is subject to an unexpired	lease.	on about any pro	perty of my estate the	at secures a debt and any personal property
// // // // // // // // // // // // //	rading from	≭	nature of Debtor 1	
Date <u>1/21/2016</u> MM/DD/YYYY		Da	•	

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Moore, Mauvolyene Mary Man	Case No		
_	Debtor(s)			
		Chapter.	Chapter7	
	VERIFICATION	NE ODEDITOD MAT	DIV	
	VERIFICATION C	F CREDITOR MAT	KIA	
The above named Debtors hereby verify that the attached list of creditors is true and correct to the best of the				knowledge.
Date:	1/21/2016	/s/ Moore, Mauvoly	ene	
******		Moore, Mauvolyen		
		Signature of Debto	r	

Entered 01/21/16 15:32:07 Desc Main Case 16-01853 Doc 1 Filed 01/21/16 Page 75 of 75 number (if known) Document Mauvolyene Debtor 1 First Name Middle Name Column B Column A Debtor 2 or Debtor 1 non-filing spouse 8. Unemployment compensation \$248.00 Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here: \$0.00 For you \$0.00 For your spouse 9.Pension or retirement income. Do not include any amount received that was a \$0.00 benefit under the Social Security Act. 10.Income from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total below. \$104.50 Other Government Assistance +\$0.00 Total amounts from separate pages, if any. \$1,564.00 11. Calculate your total current monthly income. Add lines 2 through 10 for each \$1,564.00 column. Then add the total for Column A to the total for Column B. Total current monthly income Part 2: Determine Whether the Means Test Applies to You 12. Calculate your current monthly income for the year. Follow these steps: \$1,564.00 12a. Copy your total current monthly income from line 11. Copy line 11 here -X 12 Multiply by 12 (the number of months in a year). \$18,768.00 12b. The result is your annual income for this part of the form. 13 Calculate the median family income that applies to you. Follow these steps: Illinois Fill in the state in which you live. Fill in the number of people in your household. 13 \$86,818.00 Fill in the median family income for your state and size of household. To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office. 14. How do the lines compare? 14a. 🗸 Line 12b is less than or equal to line 13. On the top of page 1, check box 1, There is no presumption of abuse.

14b. Line 12b is more than line 13. On the top of page 1, check box 2, The presumption of abuse is determined by Form 122A-2.

Go to Part 3 and fill out Form 122A-2.

Part 3: Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

Signature of Debtor 1

Signature of Debtor 2

Date <u>1/21/2016</u> MM/DD/YYYY Date MM/DD/YYYY

If you checked line 14a, do NOT fill out or file Form 122A-2. If you checked line 14b, fill out Form 122A-2 and file it with this form.